



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Public Disclosure

September 30, 2004

Community Reinvestment Act Performance Evaluation

Wells Fargo Bank, N.A.
Charter Number: 1741

101 N. Phillips Avenue
Sioux Falls, South Dakota 57104

Office of the Comptroller of the Currency
Large Bank Supervision
250 E Street, S.W.
Washington, D.C. 20219

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Definitions and Common Abbreviations	3
Description of Institution	8
Description of Evaluation Process	9
General Information and Overall CRA Rating Summary	13
Summary of Multi-state Metropolitan Area and State Ratings	17
 Primary Rating Areas	
• Minneapolis-St. Paul-Bloomington MN-WI Multi-State MSA	19
• Arizona	31
• California	43
• Colorado	71
• Texas	82
 Other Rating Areas	
• Davenport-Moline-Rock Island (IA - IL) Multi-State MSA	104
• Fargo-Moorhead (ND – MN) Multi-State MSA	107
• Las Vegas (NV – AZ) Multi-State MSA	110
• Portland-Vancouver (OR - WA) Multi-State MSA	113
• Alaska	116
• Idaho	119
• Illinois	122
• Indiana	125
• Iowa	129
• Michigan	133
• Minnesota	136
• Montana	140
• Nebraska	144
• Nevada	147
• New Mexico	150
• North Dakota	154
• Ohio	158
• Oregon	161
• South Dakota	165
• Utah	169
• Washington	173
• Wisconsin	177
• Wyoming	182

Appendix

Appendix A: Scope of Evaluation	A-1
• History of Wells Fargo Bank, N.A.	A-7
Appendix B: Market Profiles of Primary Rated Areas	B-1
Appendix C: Ratings Chart	C-1
Appendix D: Tables of Performance Data	D- 1
• Davenport-Moline-Rock-Island (IA-IL) Multi-State MSA	D-5
• Fargo-Moorhead (ND-MN) Multi-State MSA	D-13
• Las Vegas (NV-AZ) Multi-State MSA	D-21
• Minneapolis-St. Paul-Bloomington (MN-WI) Multi-State MSA	D-29
• Portland-Vancouver-Beaverton (OR-WA) Multi-State MSA	D-37
• Alaska	D-45
• Arizona	D-53
• California	D-67
• Colorado	D-97
• Idaho	D-112
• Illinois	D-120
• Indiana	D-128
• Iowa	D-136
• Michigan	D-150
• Minnesota	D-158
• Montana	D-172
• Nebraska	D-185
• Nevada	D-193
• New Mexico	D-201
• North Dakota	D-212
• Ohio	D-224
• Oregon	D-232
• South Dakota	D-247
• Texas	D-257
• Utah	D-287
• Washington	D-295
• Wisconsin	D-310
• Wyoming	D-325

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this Performance Evaluation. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate - Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if both companies are directly or indirectly controlled by the same company. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Assessment Area (AA)- A geographic area that consists generally of one or more MSAs (using the MSA boundaries that were in effect as of January 1 of the calendar year in which the delineation is made) or one or more contiguous political subdivisions, such as counties, cities, or towns, in which the bank has its main office, branches, and deposit-taking ATMs.

Automated Teller Machine (ATM) - An unattended electronic machine in a public place, connected to a bank's data system and related equipment and activated by a bank customer to obtain cash withdrawals and other banking services.

Code of Federal Regulations (CFR) – The codification of general rules published in the Federal Register by the executive departments and agencies of the Federal Government.

Census Tract (CT) - Small, locally defined statistical areas within metropolitan areas. These areas are determined by the United States Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten-year census and an average population of 4,000.

Commercial Mortgage Backed Security (CMBS) – A market based security that provides liquidity and diversification to commercial real estate investors and ready access to capital lenders.

Community Development (CD) – Activities that promote affordable housing for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals, promotes economic development by financing businesses or farms that meet the size eligibility standards of 13 CFR 121.802(a)(2) or have gross annual revenues of \$1 million or less; or that revitalize or stabilize low- or moderate-income geographies.

Community Development Block Grant (CDBG) – A federal entitlement program administered by HUD's Community Planning and Development Office. The purpose of CDBG funds is to improve communities by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for persons with low and moderate incomes.

Community Development Corporation (CDC) - Non-profit groups accountable to local residents that rebuild their communities through a wide range of housing, commercial, job development and other activities. A CDC's mission is normally focuses on serving the local needs of low- and moderate-income households. Resident control usually takes the form of board representation.

Community Development Financial Institution (CDFI) - Specialized financial institutions that work in market niches that have not been adequately served by traditional financial institutions. CDFIs provide a wide range of financial products and services, including mortgage financing for first-time home-buyers, financing for needed community facilities, commercial loans and investments to start or expand small businesses, loans to rehabilitate rental housing, and financial services needed by low-income households and local businesses. In addition, these institutions provide services that help ensure that credit is used effectively, such as technical assistance to small businesses and credit counseling to consumers. CDFIs include community development banks, credit unions, loan funds, venture capital funds, and micro-enterprise loan funds, among others.

Community Development (CD) - Affordable housing for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of 13 CFR 121.802(a)(2) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Community Reinvestment Act (CRA) - The statute that requires the Office of the Comptroller of the Currency to evaluate a bank's record of meeting the credit needs of its local community, consistent with safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Delegated Underwriting Servicing (DUS) – A program whereby Fannie Mae purchases eligible multifamily mortgages from a corporation that has been delegated responsibility for originating, underwriting, closing and delivering such mortgages.

Downpayment Assistance Program (DAP) – A program that assists homebuyers who qualify for a conventional mortgage but lack cash for the downpayment and closing costs. DAP sponsors low interest loans for these costs and is open to first-time homebuyers or buyers who have not owned a home in the prior three years and qualify as a very low-, low-, or moderate-income household.

Federal National Mortgage Association (FNMA) – Also known as Fannie Mae, this is a Congressionally chartered corporation that buys mortgages on the secondary market, pools them, and sells them as mortgage-backed securities to investors on the open market.

Federal Home Loan Mortgage Corporation (FHLMC) – Also known as Freddie Mac, this Congressionally chartered corporation operates much like Fannie Mae (above).

Full-Scope Review - Performance under the Lending, Investment, and Service Tests is analyzed considering fully developed performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Geography - A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

Government National Mortgage Association (GNMA) – Also known as Ginnie Mae, this is a wholly owned government corporation that operates within HUD and is backed by the full faith and credit of the U.S. government. GNMA buys mortgages from lending institutions, securitizes them, and then sells them to investors.

Home Mortgage Disclosure Act (HMDA) - The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file an annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, withdrawn).

Home Mortgage Loans - Such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

Housing and Urban Development (HUD) - A U.S. government department that is principally responsible for federal programs relating to housing and city improvement. HUD programs include mortgage insurance for homebuyers, low-income rental assistance, and programs for urban revitalization that are developed in conjunction with state and municipal authorities.

Individual Development Account (IDA) – Dedicated savings accounts offered to people whose income is below specified levels and can only be used for purchasing a first home, education or job training expenses, or capitalizing a small business.

Limited-Scope Review - Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution, branch openings and closings).

Low-Income Housing Tax Credit (LIHTC) - A program through which investors receive a credit against Federal tax owed in return for providing funds to developers to help build or renovate housing for low income households.

Median Family Income (MFI) - The median income determined by the United States Census Bureau every ten years and used to determine the income level category of geographies. In addition, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

- **Low-Income** - Income levels that are less than 50% of the MFI.
- **Moderate-Income** - Income levels that are at least 50% and less than 80% of the MFI.
- **Middle-Income** - Income levels that are at least 80% and less than 120% of the MFI.
- **Upper-Income** - Income levels that are 120% or more of the MFI.

Metropolitan Statistical Area (MSA) - Area defined by the Director of the United States Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

Mortgage-backed Securities (MBS) - A security that is based on a pool of underlying mortgages that are typically guaranteed by a government agency for payment of principal and a guarantee of timely payment.

Private Mortgage Insurance (PMI) – Insurance purchased by the borrower to protect the lender in the event of default. Typically, lenders require PMI when the loan-to-value (LTV) ratio is greater than 80 percent.

Qualified Investment - A qualified investment is defined as any lawful investment, deposit, membership share, or contribution that has as its primary purpose community development.

Qualified Zone Academy Bond (QZAB) - A federal program to help strengthen schools serving large concentrations of low-income families.

Small Business Administration (SBA) – A federal agency created to provide management and financial assistance to small businesses. The SBA guarantees loans through financial institutions that may be used for working capital, machinery and equipment, acquisition of real estate, and expansion.

Small Business Investment Companies (SBIC) – Licensed by the SBA, SBICs are public-private partnerships that provide capital to small businesses for the purpose of job creation and promoting economic prosperity.

Small Business Loans - Loans with original amounts of \$1 million or less that are: (1) secured by non-farm non-residential properties; or (2) commercial and industrial loans to U.S. addresses.

Small Business/Small Farm - A business or farm with \$1 million or less in gross annual revenues.

Small Farm Loans - Loans with original amounts of \$500 thousand or less that are: (1) secured by farmland, or (2) to finance agricultural production and other loans to farmers.

Tax Increment Financing (TIF) – A development tool designed to help finance certain eligible improvements to property in designated redevelopment areas by using the new, or increased tax revenues generated by the project after completion.

Tier 1 Capital - The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Description of Institution

Wells Fargo Bank, National Association (WFB) is an interstate financial institution headquartered in Sioux Falls, South Dakota. WFB conducts business within 193 assessment areas (AAs) located in twenty-three states and five multi-state MSAs. WFB is a wholly owned subsidiary of Wells Fargo & Company (WFC) headquartered in San Francisco, California. WFC is a diversified financial services company providing banking, insurance, investments, mortgage and consumer finance products largely through WFB. Based on asset size, WFC is the fifth largest bank holding company in the United States with total assets of \$428 billion as of December 31, 2004.

WFB has experienced significant growth largely through aggressive merger and acquisition activity. Over the evaluation period, WFC acquired five holding companies making it the largest bank holding company headquartered in the Western United States. These acquisitions were simultaneously merged into WFB. WFB consolidated 18 of its bank charters and all of Wells Fargo Bank Northwest, N.A. into WFB. In addition, in mid 2004, WFB merged Wells Fargo Home Mortgage, Inc. (WFHM) and Wells Fargo Services Company (WFSC), both operating subsidiaries, into the bank. Refer to the "History of Mergers and Acquisitions" section in Appendix A for more details.

As of December 31, 2004, WFB had total assets of \$366 billion, deposits of \$282 billion and total loans of \$279 billion. Approximately 68% of the bank's loan portfolio is comprised of real estate loans of which the predominant portion is secured by 1-4 family residential properties. Commercial and industrial loans comprise 13% of the loan portfolio and loans to individuals for household, family, and personal expenditures comprise 10% of the portfolio. WFB has a Tier 1 capital base of \$24 billion.

At the request of WFB and in accordance with provisions of the CRA, this evaluation considers affiliate activities. We reviewed community development lending, services, and investment activity of its parent company and mortgage lending activity of other bank affiliates.

WFB is a full service bank with 3,094 bank stores (branches) and 6,268 ATMs in 23 states. The bank offers a full array of retail banking services and loan products. Although the bank's business strategy is not limited to any one business endeavor, its primary focus is retail and wholesale banking with an emphasis on mortgage, small business and community development lending. WFHM gives the bank the ability to provide mortgage services to all 50 states through more than 1,000 mortgage stores, the WFB branch network, and the Internet. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its assessment areas.

WFB was rated “Outstanding” at the previous CRA evaluation dated October 1, 2001.

Description of Evaluation Process

Evaluation Period/Products Evaluated

Due to a significant volume of corporate activity relative to WFB and its affiliates' current markets, the periods covered by this evaluation vary widely by state. Unless otherwise noted, conclusions drawn throughout this evaluation are based upon bank performance during calendar years 2001 through 2003. At the bank's request, community development activities of the bank, other bank subsidiaries, and affiliates reflect performance through September 30, 2004. Please refer to Appendix A for a detailed listing of products, entities included in our review, and periods by state or multi-state MSA.

Selection of Areas for Full-Scope Review

This evaluation targeted 41 of the bank's 193 delineated AAs for full-scope review. In each rating area, the AAs that accounted for at least 44% of an area's WFB deposits were selected and analyzed using full-scope procedures. Based on the 1990 Census, every multi-state MSA in which the bank has branches in more than one state also received a full-scope review and rating. Detailed rating narratives are included for the Minneapolis-St. Paul-Bloomington multi-state MSA and the states of Arizona, California, Colorado, and Texas. These primary areas account for 70% of the bank's total deposits. Abbreviated narratives are included for the remaining full-scope areas; however, the conclusions were based on similar in-depth analysis of facts and data. For additional information regarding the makeup and consolidation of AAs, please refer to Appendix A.

Ratings

The overall Lending, Investment, and Service Test ratings for each multi-state MSA and state are based primarily on conclusions drawn on those areas that received full-scope reviews, but were also influenced by performance in limited-scope areas. The Census Bureau's updated demographic data via the 2000 Census resulted in demographic changes within the AAs. These changes influenced the lending portion of this CRA evaluation because demographic comparators for 2001 and 2002 relied on 1990 Census data and demographic comparators for 2003 relied on 2000 Census data. This CRA Performance Evaluation includes one set of interagency core tables per state or multi-state MSA (see Appendix D). However, overall ratings are a blend of three years (2001, 2002, and 2003) performance. In Appendix D, Table 1 gives an overview of each rating area's Lending Test and Investment Test performance over the entire evaluation period. Table 1A gives a snapshot of lending performance in 2003. When necessary, significant differences in performance by

year are explained in the state narrative. The reader may obtain 2001 and 2002 data from the Federal Financial Institutions Examinations Council (FFIEC) website.

When determining the Lending Test conclusions by AA:

- WFB's lending volume reported under the HMDA received slightly more weight than small business loans. However, both components were weighed in the context of each rating area's competition, lending demand, and community credit needs.
- WFB's combined geographic and borrower distribution of HMDA and small business loans provided the most weight to AA Lending Test conclusions.
- Significant housing affordability issues influenced our analysis. This attribute is discussed in each rating area's performance context section. The most significant affordability issues were noted in the states of California and Washington.
- Conclusions were also influenced by the scarcity of owner occupied housing for HMDA lending, and by scant numbers of small businesses in some LMI geographies.
- Qualitative factors, such as the use of innovative and flexible lending programs provided a lesser amount of weight to conclusions.
- Community development lending was considered a neutral or positive impact to overall Lending Test ratings, based on volume, complexity, and community impact of the transactions.

Within the bank's HMDA lending, home purchase lending was weighed more heavily than refinance because input from community groups throughout the rated areas supports a greater need for home purchase financing. Generally, home improvement, multi-family, and small farm lending represents an insignificant portion of reported lending, and as a result, was not analyzed.

Investment-grant activity and responsiveness to community development needs initiatives were considered equally throughout the analysis when determining Investment Test AA conclusions.

The Service Test analysis focuses on WFB's distribution of branches by income level of the geography. However, there were numerous instances where a branch located in a middle- or upper-income census tract was actually right on the border with a low- or moderate-income tract; literally across the street in many cases, or within a city block in others. In those instances, the middle- or upper-income branch provides ready accessibility to the bank's financial services to both income areas. Accordingly, our analysis considered the benefit these "bordering branches" provided to their respective communities. Finally, accessibility to branch offices as well as branch hours and services provided the most weight when determining Service Test conclusions. Changes in branch locations and community development services received a lesser amount of weight to overall conclusions.

Again, community development services are considered a neutral or positive impact to overall Service Test ratings.

WFB's overall rating is a blend of the multi-state MSA and state ratings. Ratings were determined by considering lending, investment, and service activity in relation to the bank's presence (as determined by the volume of deposits) within each AA. When consolidating AA conclusions into state ratings, communities with a large banking presence received more weight than those with a small banking presence. We applied similar standards when consolidating state and multi-state ratings into the overall bank rating. When anomalies in the local deposit base were evident and considered, it was explained in the profile narrative for the AA.

Data Integrity

WFB's HMDA data was accurate when submitted. HMDA and small farm lending data was reviewed and validated. However, the bank's small business lending information was not accurate when reported in 2001, 2002 and 2003. The bank's own testing identified these data errors. Because of these errors, management, in consultation with examiners, undertook a comprehensive scrubbing and corrected the small business lending data. We used the revised data in this evaluation. The corrected data primarily focused on the reported gross annual revenues of the businesses. The examiners sampled and validated the scrubbed small business data. Further, because of the data scrub, market share and market rank for small business loans were recalculated by WFB and validated by the examination team. The small business lending market share percentages shown in the evaluation's Appendix D standard tables reflect these recalculated percentages.

CD loans, investments, and services submitted by WFB were verified to ensure they qualified under the regulatory definition for community development.

Community Contacts

This evaluation considered the input received from community members as well as those obtained through other regulatory sources. In total, we conducted or reviewed 323 contacts with community representatives of affordable housing related organizations, economic development, and community services within 31 MSAs and 6 rural areas across 21 states. Community contacts indicate a strong need for all types of affordable housing. This was a common theme with the majority of the organizations throughout the MSAs and rural areas reviewed. Other identified needs centered on the provision of community services and the need for small business development including micro-loans for startups and emerging businesses. In most of the urban AAs, opportunities for participation in community development activities are considered good. Refer to the Market Profiles in Appendix B for more details regarding identified community credit needs in the primary AAs reviewed.

Fair Lending Review

We found no evidence of illegal discrimination or other illegal credit practices.

General Information and Overall CRA Rating Summary

General Information

The CRA requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision; to assess the institution’s record of meeting the credit needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution’s record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance at WFB issued by the Office of the Comptroller of the Currency, the institution’s supervisory agency, as of September 30, 2004. The agency evaluates performance in AAs, as they are delineated by the institution, rather than individual branches. This AA evaluation may include the visits to some, but not necessarily all of the institution’s branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

Overall CRA Rating

Institution’s CRA Rating: This institution is rated “Outstanding”.

The following table indicates the performance level of WFB with respect to the Lending, Investment, and Service Tests:

Performance Levels	Wells Fargo Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The narrative that follows supplements the overall performance rating. Additional narrative regarding performance for each multi-state MSA and state is included in the *Primary Rating Areas* and *Other Rating Areas* sections of this Evaluation. The

numerical tables that reflect data considered during the analysis of WFB's CRA performance support the narrative comments. The reader can find those tables in *Appendix D*. WFB exhibited "Outstanding" performance in all but two of its rating areas.

LENDING TEST

- During the evaluation period, WFB originated a very large volume of HMDA and CRA reportable loans in relation to the dollar volume of bank's deposits in its AAs.
- WFB's lending performance is excellent and has positively affected persons or businesses in LMI geographies as well as persons of different income levels and businesses of different revenue size.
- WFB's volume and nature of community development lending enhanced performance in most of the bank's AAs.

WFB consistently demonstrates excellent or good Lending Test results in its rating areas. The bank dominated the markets for mortgage and small loans to businesses in most of its assessment areas. A comparison of the bank's deposit market share to its market shares of HMDA lending and small loans to businesses in most of its AAs is further evidence of the bank's overall excellent Lending Test performance. In a majority of WFB's AAs, this comparison shows that WFB's lending activity is commensurate with, or exceeds, its presence in the market.

The distribution of WFB's small loans to businesses among geographies of different income levels is excellent, as the percentages of these loans typically are near to or exceed the percentage of businesses in LMI geographies. The bank's HMDA lending distribution among geographies of different income levels is good, as WFB's distribution and market share of lending in LMI geographies is typically near to or exceeds its overall market share in the respective AA.

The distribution of WFB's HMDA lending among borrowers of different income levels is good and the distribution of small business loans among businesses of different revenue size is excellent. WFB's market share of home mortgage loans to LMI borrowers is near its overall market share and WFB's market share of small loans to businesses typically exceeded its overall business loan market share and the vast majority of these loans are in smaller amounts.

WFB's use of flexible mortgage products enhances its efforts to meet the credit needs in its AAs. Examples include the National Homeownership Program, Down payment Assistance Program (DAP) and the Community Development Mortgage Program (CDMP) suite of products in select markets. These products contain features such as high loan-to-value, down payment as low as 2%, down payments

covered by grants or gifts, and homebuyer education on purchasing and financing a home. The CDMP is a flexible mortgage product held in the bank's loan portfolio. The program is designed to provide flexible underwriting for LMI borrowers earning 80% or less of their respective area's adjusted median income. The program is supplemented by a required homebuyer's education program to ensure the new homeowners have an understanding of the home buying process. Flexibility in underwriting criteria includes acceptance of non-traditional credit sources, higher loan to value ratios, no private mortgage insurance, and availability of gap funding sources.

WFB's volume of lending to businesses with revenues of less than \$1 million is enhanced by the bank's method of using a statistically based method of evaluating micro and small business applicants. This underwriting methodology gives WFB the ability to make accurate predictions of the borrower's ability to repay, and as a result, WFB can provide rapid loan approval decisions regularly with minimal documentation. However, WFB does not continuously obtain revenue information on borrowers who renew loans under this method.

Because of the wide use of flexible underwriting and products, WFB is a market leader in HMDA and CRA reportable lending in a majority of its markets.

Community Development Lending

WFB's community development lending is a positive impact on its Lending Test performance. The bank originated community development loans that supported more than 22,000 affordable housing units throughout its AAs. More than 47% of these units were designated for low-income individuals at or below 50% of average median income.

Lending Gap Analysis

An analysis of WFB's lending activity for home mortgage loans and small loans to businesses did not reveal any significant gaps in the geographic distribution of these loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

An analysis of WFB's lending inside and outside of its rating areas was performed on a bankwide basis. The analysis showed that a substantial majority of the number of home mortgage loans and small loans to businesses and farms originated/purchased by the bank during the evaluation period were within its rating areas.

INVESTMENT TEST

- WFB's investment activity reflects an excellent level of responsiveness to the needs of its AAs, particularly affordable housing. In many AAs, the bank has taken a leadership role in developing and participating in complex investments involving multiple partners and public and private funding.
- During the evaluation period, WFB's qualified investments totaled more than \$725 million. This volume is considered strong, particularly in light of the limited investment opportunities in many of the rural communities in which WFB operates.

WFB has shifted its qualified investment strategy from publicly traded investments to fewer, more difficult and responsive investments. As a result, the level of current period investments alone does not reflect the complexity or responsiveness of WFB's commitment to its AAs. Legally binding unfunded commitments of \$276 million reflect favorably on WFB's community development involvement. The volume and nature of qualified investments show responsiveness to the need for affordable housing. In all, nearly 24 thousand affordable housing units were created during the evaluation period. In evaluating WFB's Investment Test performance, we also considered the differences in evaluation periods by state. In some AAs where the dollar amount of qualified investments relative to the bank's operations in those rating areas was low, WFB was found to be responsive to identified needs in spite of limited opportunities to invest.

SERVICE TEST

- WFB's provision of retail and CD services shows excellent responsiveness to the banking needs of geographies and individuals of different income levels in its AAs.
- WFB's volume and nature of CD services is a positive impact on the bank's Service Test.

WFB demonstrates excellent Service Test performance. In most areas, the bank's retail service delivery systems are excellent in that they are typically readily accessible to the LMI populations. With bordering branches considered, the distribution of branches by income level of the geography compares favorably with the populations residing there. The bank's record of opening and closing branches did not in general adversely affect the accessibility of delivery systems, particularly in LMI geographies. The bank's hours of operation and services are typically tailored to the convenience and needs of communities the bank serves. WFB provided a level of community development services that positively affected LMI geographies and LMI individuals. The services typically responded to the CD needs of the areas the bank serves, with an emphasis on financial literacy.

Summary of Multi-state Metropolitan Areas and State Ratings

RATINGS – Wells Fargo Bank, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Ratings
Wells Fargo Bank, N.A.	O	O	O	O
Multi-state Metropolitan Statistical Area:				
Davenport-Moline-Rock Island (IA-IL)	O	O	HS	O
Fargo-Moorhead (ND-MN)	O	O	O	O
Las Vegas (NV-AZ)	O	O	O	O
Minneapolis-St. Paul-Bloomington (MN-WI)	O	O	O	O
Portland-Vancouver-Beaverton (OR-WA)	O	O	O	O
State:				
Alaska	O	O	HS	O
Arizona	O	O	HS	O
California	O	O	O	O
Colorado	O	HS	O	O
Idaho	O	O	O	O
Illinois	O	O	HS	O
Indiana	O	O	O	O
Iowa	O	HS	HS	O
Michigan	O	O	O	O
Minnesota	O	LS	O	O
Montana	O	O	HS	O
Nebraska	O	HS	O	O
Nevada	O	O	O	O
New Mexico	O	O	HS	O
North Dakota	O	HS	HS	O
Ohio	HS	O	LS	S
Oregon	O	O	O	O
South Dakota	O	HS	O	O
Texas	O	O	HS	O
Utah	O	O	O	O
Washington	O	O	O	O
Wisconsin	O	HS	HS	O
Wyoming	O	HS	O	O

(*) The Lending Test is weighted more heavily than the investment and Service Tests in the overall rating. (O) Outstanding; (S) Satisfactory; (HS) High Satisfactory; and (LS) Low Satisfactory.

PRIMARY RATING AREAS RECEIVING FULL-SCOPE REVIEW

- Minneapolis-St. Paul-Bloomington MN-WI Multi-State MSA
- State of Arizona
 - Phoenix-Mesa MSA
- State of California
 - Los Angeles-Long Beach MSA
 - Oakland MSA
 - Orange County MSA
 - San Diego MSA
 - San Francisco MSA
- State of Colorado
 - Denver MSA
- Texas
 - Austin-San Marcos MSA
 - Dallas MSA
 - Fort Worth-Arlington MSA
 - Houston MSA

Minneapolis-St. Paul-Bloomington (MN-WI) Multi-State MSA Rating

CRA rating for the multi-state MSA¹: Outstanding

The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

The major factors that support this rating:

- WFB’s lending levels reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- An excellent distribution of WFB’s loans among borrowers of different income levels and a good geographic distribution of residential mortgages and loans to small businesses;
- WFB’s community development lending levels had a significantly positive impact on performance in the multi-state MSA;
- WFB’s investment volume reflects an excellent level of responsiveness to the needs of the multi-state MSA; and
- WFB’s provision of services shows an excellent responsiveness to banking needs.

Description of Institution’s Operations in the Minneapolis-St. Paul-Bloomington (MN-WI) Multi-State MSA

Of WFB’s 28 state and multi-state rating areas, the Minneapolis-St. Paul-Bloomington Multi-State MSA (MMSA) ranks fourth and accounts for 7% of the bank’s total deposits. WFB is the largest banking institution in this MMSA with 31% of the market share accounting for \$16.3 billion in deposits as of June 30, 2003. The bank’s primary competitors include US Bank N.A. and TCF National Bank with a deposit market share of 25% and 6% respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB’s operations in the Minneapolis-St. Paul-Bloomington Multi-State MSA. Refer to Tables 1-15 of the Minneapolis-St. Paul-Bloomington Multi-State MSA section of Appendix D for the facts and data used to evaluate the bank’s

¹ This rating reflects performance within the multi-state MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state MSA.

performance. Also, refer to the market profile for this MMSA in Appendix B for detailed demographics and other performance context information.

LENDING TEST

Lending Test performance in Minneapolis-St. Paul-Bloomington Multi-State MSA is rated Outstanding.

Lending Activity

Refer to Table 1 in the in Minneapolis-St. Paul-Bloomington Multi-State MSA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Minneapolis-St. Paul-Bloomington Multi-State MSA is excellent. With the leading deposit market share, the bank is also first in market share for home mortgage lending by both dollar and number. In fact, the bank has more than double the volume of its nearest competitor. It also ranks second in small business dollar volume and third in small business number volume. On a combined basis, WFB is by far the largest lender in the MMSA and clearly dominates lending amongst its commercial banking competitors. During the evaluation period, WFB originated or renewed more than 276 thousand loans aggregating over \$41 billion in the MMSA.

Within the context of the bank's overall lending activity, the volume of home improvement loans, multi-family loans, and small loans to farms was not sufficient to have a meaningful impact on Lending Test performance in the Minneapolis-St. Paul-Bloomington Multi-State MSA full-scope AA. Furthermore, these loans were not emphasized in the bank's overall lending strategy. Therefore, performance in those loan categories will not be analyzed in depth in this rating area.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2 through 5 in the Minneapolis-St. Paul-Bloomington Multi-State MSA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

During the evaluation period, WFB was the number one lender overall and the number one lender in LMI geographies and to LMI borrowers for both home purchase and home refinance lending. WFB's dominance in LMI geographies and to LMI borrowers had a positive impact in assessing the bank's overall lending performance.

WFB's geographic distribution of home purchase loans within the Minneapolis-St. Paul-Bloomington Multi-State MSA is good. The portion of loans the bank made in low-income geographies exceeds the percent of owner occupied units while in moderate-income geographies the portion is near to the percent of owner occupied units. The bank's performance in the 2001 and 2002 timeframe was weaker than its performance in 2003 but did not significantly influence this conclusion. WFB's market share of home purchase loans in low-income geographies is lower than its overall market share while the bank's market share in moderate-income geographies substantially meets the bank's overall MMSA market share. The bank's lending dominance was clearly demonstrated in this market as its lending volumes in LMI census tracts was more than twice the nearest competitor's lending.

As noted above, the volume of home improvement loans was insignificant and did not play a meaningful role in the Lending Test evaluation.

Home refinance loan geographic distribution within the Minneapolis-St. Paul Multi-State MSA is adequate. The portion of loans originated in LMI geographies was somewhat lower than percent of owner occupied units within like geographies. WFB's market share of these loans in low-income geographies was lower than its overall market share, but WFB's market share in moderate-income geographies was only somewhat lower than the bank's overall market share within the MMSA. The bank's lending dominance was again clearly demonstrated in this market, as its lending volumes in LMI census tracts were more than twice nearest competitor's lending. WFB's performance was slightly weaker in the 2001 and 2002 timeframe than in 2003, but had no impact on the rating.

Small Loans to Businesses

Refer to Table 6 in the Minneapolis-St. Paul-Bloomington Multi-State MSA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses in the Minneapolis-St. Paul-Bloomington Multi-State MSA is good. The distribution of small loans to businesses in LMI geographies is somewhat lower than the percent of businesses in those geographies. WFB's market share of small loans to businesses in low-income geographies exceeds its overall MMSA market share, while the bank's market share of loans in moderate-income geographies substantially meets its overall MMSA market share. The bank's market share performance in 2001 and 2002 positively contributed to its performance for 2003. The bank's geographic distribution performance did not substantially differ between the 2001 and 2002 timeframe and 2003.

Small Loans to Farms (not analyzed)

We reviewed WFB's reported small farm loans in the Minneapolis-St. Paul-Bloomington Multi-State MSA. Because the volume is so low, it would have no impact on the lending rating; therefore, it was not evaluated.

Multi-Family Loans (not analyzed)

We reviewed the geographic distribution of WFB's multi-family loan activity, however, the volumes were insufficient to draw accurate conclusions. Because the volume would have no impact on the lending rating, it was not evaluated.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8 through 10 in the Minneapolis-St. Paul-Bloomington Multi-State MSA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage originations/purchases.

WFB's home purchase loan borrower distribution in the Minneapolis-St. Paul-Bloomington Multi-State MSA is excellent. The portion of WFB's loans originated to low-income borrowers is reasonably near the percent of low-income families within the MSA. This conclusion considered both the affordability of housing and availability of owner occupied housing stock in the MMSA. The MMSA's market profile presented in Appendix B provides additional information on the average cost of housing and the amount of owner occupied housing. Further, WFB's loans made to moderate-income borrowers exceeds the percent of moderate-income families within the MMSA.

WFB's market share of home purchase loans to low-income borrowers is near to its overall MMSA market share for this type of loan, while WFB's market share of loans to moderate-income borrowers substantially exceeds its overall MMSA market share. The bank's lending dominance was clearly demonstrated in this market segment as its lending volumes to LMI borrowers was more than three times its nearest competitor's lending. WFB's performance did not substantially differ between the 2001 and 2002 timeframe and 2003.

Home improvement loan borrower distribution was not analyzed.

WFB's home refinance loan borrower distribution in the Minneapolis-St. Paul-Bloomington is good. The portion of the bank's loans originated to low-income borrowers is somewhat lower than the percent of low-income families within the MMSA. While, the portion of the bank's loans originated to moderate-income borrowers significantly exceeds the percent of moderate-income families. WFB's market share of loans to low-income families is somewhat lower than its overall market share of home refinance loans within the MMSA, while and its market share of loans to moderate-income families is reasonably near to its overall market share

for loans of this type. Performance did not substantially differ between the 2001 and 2002 timeframe and 2003.

Small Loans to Businesses

Refer to Table 11 in the Minneapolis-St. Paul-Bloomington Multi-State MSA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses

The borrower distribution of small loans to businesses in the Minneapolis-St. Paul-Bloomington Multi-State MSA is excellent. WFB's loans made to businesses with revenues of less than \$1 million exceeds the percent of businesses within the MMSA reporting less than \$1 million in revenues. WFB's market share of small loans to smaller businesses significantly exceeds its overall small loan to business market share. The bank also makes a significant majority of these loans in smaller amounts. In fact, the volume of loans under \$100M significantly exceeds the percentage of businesses with revenues of less than \$1 million.

Small Loans to Farms (not analyzed)

We reviewed WFB's reported small farm loans in the Minneapolis-St. Paul-Bloomington Multi-State MSA. Because the volume is so low, it would have no impact on the lending rating; therefore, it was not evaluated.

Community Development Lending

Refer to Table 1 in the Minneapolis-St. Paul-Bloomington Multi-State MSA section of Appendix D for the facts and data used to evaluate the bank's level of CD lending.

WFB's community development lending had a significant/positive impact on the bank's lending performance in the MMSA. During the evaluation period, the bank made 138 loans totaling almost \$265 million as compared to \$30 million during the prior evaluation period. A portion of the CD lending (36%) positively affected and demonstrated responsiveness to affordable housing, an identified and primary credit need in the Minneapolis-St. Paul-Bloomington Multi-State MSA. In addition, a significant portion of the CD loans also exhibited complexity, innovativeness, and WFB assumed a leadership role in many transactions. The bank's CD lending made a positive impact on affordable housing, a primary credit need throughout the Minneapolis-St. Paul-Bloomington Multi-state MSA. More significantly 1043 affordable housing units went to the extremely disadvantaged, those either at less than 30% of the AMI or involved Section 8 units.

As stated above many of the bank's CD loans were complex in structure, with multiple funding sources and parties involved to close the transactions. One example of a qualified CD loan occurred in 2004, when WFB provided a \$2.9 million construction loan for the development of the 23-unit mixed income townhome

development, and provided a \$340,000 pay-as-you-go Tax Increment Financing (TIF) for the development. This was a complex transaction in which approximately 17 sources of funding combined to bring the project to fruition, including involvement from Habitat for Humanity and the Greater Minnesota Housing Corporation.

WFB funded an \$18 million multifamily housing revenue bond to refinance and improve a 640-unit apartment. Of the 640 units, 623 units are Section 8 housing and are required to be rented to low-income individuals. The complex includes educational aspects with a center that promotes self-sufficiency among residents by providing computers, English as a Second Language classes, Study Buddies for children, health services, and career training. The bank worked with a local nonprofit affordable housing developer on the project. In addition, three groups within WFB – the Public Finance group of Institutional Brokerage and Sales, Corporate Trust and the WFB Foundation – teamed together on this project. A WFB team member serves on the nonprofit's Board of Directors and is Chairman of its Advantage Services Committee. Another WFB team member also serves on the Board of Directors. The layering of lending, investment and service activities further demonstrate WFB's multifaceted support of this nonprofit organization and its affordable housing efforts.

Another example of WFB's CD efforts is a \$1.4 million loan to finance the construction of a multifamily, affordable housing development in a low-income census tract, combined with \$500,000 in working capital lines of credit to finance operating expenses for the non-profit involved in this and other similar type projects. Multiple funding sources were needed for this project. This development will house and serve 20 families, including 16 homeless families of very low-income. Of the families that will be living in this development, 50% will have at least one or more family members who are dual diagnosed (chemical dependency and mental illness) and disabled because of these problems. The services that will be provided at this facility include employment counseling, children's programs, chemical dependency and substance abuse counseling, education, family services, mental health services and male-specific 'father' programs.

In total, WFB provided \$41.6 million in multiple lines of credit to support the Mass Housing Finance Agency (MHFA). MHFA is an organization that rehabilitates properties and provides affordable mortgage loans to LMI individuals, as well as financing to developers of affordable residential rental projects. The purpose of these lines of credit is to provide bridge financing to fund the Agency's loan commitments to third parties pending the arrangement of permanent financing of housing for LMI families. A secondary purpose of one of the lines of credit was to serve as a bridge holding facility in order to preserve the Agency's State allocated bonding authority. One of the lines went to a specific program where two-thirds of the families and individuals served have annual incomes under \$16,000.

During the evaluation period, WFB provided \$3 million in financing to a private, nonprofit corporation that has assisted more than 13,000 Minnesotans who have

disabilities and other barriers to employment. The program increases their vocational self-sufficiency and productivity and helps them find safe, affordable housing. A portion of the funds were used to improve a building that is used for job training purposes while the remainder were used for working capital needs.

Product Innovation and Flexibility

WFB's Lending Test performance in Minneapolis-St. Paul-Bloomington Multi-State MSA is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. WFB's First Time Homebuyers Program offers flexible underwriting and down payment assistance to LMI individuals and families. Small business owners benefit from WFB's Low-Doc 50 product which offers a credit scored, rapid reply approval process. Feedback from community groups in the Minneapolis-St. Paul-Bloomington Multi-State MSA indicated that these products were unique and well received.

WFB created a special unit that administers subsidized affordable housing bonds and DAPs. The unit maintains an up-to-date database of available programs and the underwriting criteria that are available on line to mortgage originators and underwriters. The bank uses this information to assist customers by advising them of and helping them to apply for available programs. The unit was developed to increase the volume of loans under these programs that predominantly benefit LMI individuals and households. During the evaluation period, WFB extended 146 bond loans, totaling over \$15 million.

WFB offers flexible mortgage products to LMI applicants under the Community Development Mortgage Program suite of products in select markets. Since these programs provide generous underwriting and do not require Private Mortgage Insurance (PMI), they are not resalable on the secondary market. WFB originated 631 CDMP loans totaling \$82,365,225 in the Minneapolis-St. Paul –Bloomington Multi-State MSA.

The National Homeownership Program, offered in partnership with Freddie Mac, allows LMI individuals who would not normally qualify, to obtain financing. The program is innovative in its underwriting and is not offered by other banks in the state. During the evaluation period, WFB originated 3,289 loans totaling \$385 million in this MMSA.

WF uses flexible lending programs to enhance its efforts to meet the credit needs in its AAs, including those of LMI persons and small businesses. The utilization of flexible lending programs demonstrates additional responsiveness to area credit needs and had a positive effect on the bank's overall performance under the lending test.

INVESTMENT TEST

Refer to Table 14 in the Minneapolis-St Paul-Bloomington (MN-WI) Multi-State MSA section of Appendix D for the facts and data used to evaluate the bank's level of qualified CD investments.

WFB's investment Test performance in the Minneapolis-St Paul-Bloomington Multi-State MSA is rated Outstanding. WFB has a large volume of investments in the rating area in relation to its available resources and opportunities. This MMSA saw a significant increase in community development investments during the evaluation period increasing from \$20 million during the previous evaluation to nearly \$127 million during the current evaluation period. This includes 603 grants for approximately \$12.6 million. WFB provided innovation and leadership to several Minneapolis-St Paul-Bloomington Multi-State MSA based nonprofits during the evaluation period. Also considered was that while there are numerous investments available in the MMSA, competition for these investments is high.

WFB's investment and grant activities help address essential identified needs within the full-scope AA. The bank's investments mostly address the need for affordable housing with some directed towards small business development. Specifically, investment activity resulted in the creation 2,928 affordable housing units, a key need within the AA. These investments ranged from loan pools, LIHTCs, municipal bonds, revolving loan funds, nonprofits, a GNMA and FNMA securities, grants, and donations provided financing for more numerous different single-family and multi-family housing projects, shelters for the homeless, a home for abused/neglected minors, and senior care centers. Grant activity focused primarily on providing services to LMI individuals. Prior period investments totaling \$3 million and unfunded commitments of \$29 million had a positive impact upon our evaluation of bank performance, as well. Overall, WFB exhibited excellent responsiveness in the Minneapolis-St Paul-Bloomington Multi-State MSA. The bank's responsiveness is shown not only in the type of investments but also in the innovative and complex nature of the investments. Several examples follow.

Community Reinvestment Fund (CRF) – Since 2000, WFB has invested nearly \$32 million into the CRF. The CRF operates a secondary market for targeted small business, community development, and affordable housing loans. From January 2000 to August 2004, CRF purchased 111 loans from Twin Cities and Minnesota community lenders totaling \$12.7 million. The same amount \$12.7 million in cash was provided back to the Twin Cities and Minnesota communities. Of the 111 loans purchased, 67 financed Twin Cities businesses or nonprofits, and the remaining loans supported businesses and nonprofits in greater Minnesota. Total financing, because of CRF's participation, was approximately \$31 million. There were 535 jobs created because of the CD effort.

During the evaluation period, WFB provided a great deal of expertise to the CRF in the structuring of a Multifamily Affordable Housing Commercial Mortgage Backed

Security (CMBS). WFB worked with the CRF for nearly two years before the CRF issued its first CMBS in July of 2004, and WFB was a \$10 million investor in that pool. WFB also acted as the trustee bank and underwriter for this CRF transaction. The CMBS contained 100 percent Low Income Housing Tax Credit (LIHTC) mortgages. The sale of the CMBS freed up significant financial capacity to allow the CRF to purchase additional LIHTC mortgages from community development lenders which in turn helped to create more capacity for LIHTC mortgages throughout the country.

During the evaluation period WFB helped the CRF with the review and facilitation of secondary market in small business loan conduits; a market prior to WFB's involvement with the CRF that did not exist. CRF has issued, for several years, pools of CRA-qualifying small business loans. WFB became an investor in the pools and facilitated several secondary market transactions furthering the liquidity in the pools.

Neighborhood Development Center (NDC) – Since 2002, WFB invested \$2.2 million in the NDC, a Community Development Financial Institution (CDFI). The Revolving Loan Fund (RLF) makes loans available to small businesses and other entrepreneurs from \$10,000 to \$150,000 through four different funds. NDC targets prospective borrowers located in lower income areas or those with the best promise of creating jobs. The loans can be for tenant improvement, equipment purchases, furniture and fixtures, inventory, real estate, new construction and working capital. NDC through its RLF has made loans totaling \$2.7 million to 134 businesses, mostly start-up, and all inner city. The WFB investment assisted NDC in expanding its lending potential beyond those individuals who participate in their training classes. Besides the RLF, NDC offers community based training and technical support to residents of inner-city neighborhoods of the twin cities.

WFB played a crucial role in the redevelopment of this complex project and invested money and time to get this project off the ground. It also required multiple funding sources, including loans from WFB.

Community Housing Development Corporation (CHDC) – Since 2000, WFB has invested nearly \$15.6 million through CHDC. CHDC is a Minneapolis nonprofit formed in 1991 that develops, owns, and operates housing for LMI individuals and families in Minneapolis. WFB is the sole investor for CHDC's low-income housing tax credit investments. WFB investments have helped with the rehabilitation of 134 affordable housing rental units, which helped stabilize and preserve affordable rental housing, which was vital to the success and economic revitalization of its neighborhood. This project targeted low-income families.

SERVICE TEST

Service Test performance in the Minneapolis-St. Paul-Bloomington Multi-State MSA is rated Outstanding. The primary components that support the bank's rating are the provision of services that show excellent responsiveness to banking needs and the high volume of CD services participated in by WFB employees, supplemented by leadership roles and innovative characteristics.

Retail Banking Services

Refer to Table 15 in the Minneapolis-St. Paul-Bloomington Multi-State MSA section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The analysis of the bank's distribution of branches primarily focused on the geographic distribution of the branch by income level of the area. However, the analysis also showed that there were instances in which a branch located in a middle- or upper-income geography was actually right on the border with a LMI geography; literally across the street in many cases, or within a city block in others. That middle- or upper-income branch provides ready accessibility of the bank's financial services to both income areas. Accordingly, the analysis considered the benefit these "bordering branches" provided to their respective communities. The analysis only considered border branches when the address was in a middle- or upper-income area thereby avoiding a double counting effect.

WFB's service delivery systems are readily accessible to geographies and individuals of different income levels in this MMSA. The distribution of the bank's branches in LMI geographies exceeds the percentage of the population residing in those areas. WFB has three branches that directly border moderate-income geographies significantly augmenting the residents' access to banking services. When factoring in these branches, the distribution increases, raising its moderate-income branch distribution to significantly exceed the population distribution.

WFB's branch openings and closings in the MMSA have not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies. WFB closed two offices in low-income tracts and opened another. One of the low-income closures was a consolidation relating to a merger that created a market overlap.

WFB offers an extensive array of credit and deposit banking products. See the Lending Test for the impact of the credit products on LMI tracts or borrowers. The bank also offers a full range of alternative delivery systems including ATMs, banking by phone or mail, and 24/7 on-line Internet banking. These options give the bank's customers an opportunity to choose the method of banking that suits them best. WFB's use of these alternative delivery systems improved the accessibility of banking services throughout all tracts. WFB did not have demographic information available on the use of these systems to show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place significant weight on the systems in our conclusion. The bank's hours and services

are comparable among all locations, regardless of the income level of the geography.

Community Development Services

WFB demonstrated a high level of CD services. The bank's performance in providing and participating in CD services in the Minneapolis-St Paul-Bloomington Multi-State MSA had a positive impact on its Service Test rating. WFB's high volume of services is evidence of its responsiveness to the community's needs. Further, these services are complemented by their uniqueness and the leadership provided by WFB participants.

The bank provided 177 services to 88 different groups in the Minneapolis-St Paul MSA. WFB participants helped to advise local community organizations on budgeting, financing, investing, project targeting, loan review and fundraising efforts. Further augmenting these services, bank team members conducted many financial education, first-time homebuyer, and small business seminars.

Specific highlights of WFB CD service activities include the following:

Development Corporation for Children - A WFB team member served on the loan committee of the Development Corporation for Children (DCC) from January through December 2001. In this role, the team member reviewed loan applications on a monthly basis with the intent to increase the number of licensed daycare providers in the state as well as to improve the space where the daycare is provided. Founded in 1991, DCC is dedicated to developing high quality childcare in LMI neighborhoods. Recognizing a shortage of quality childcare, the task force identified opportunities to develop innovative support strategies for childcare businesses. WFB supplemented its CD service by providing a qualified grant to this organization's Children's Finance Revolving Loan Fund (CFRLF), the only loan fund of its type in the state of Minnesota that makes loans available to childcare facilities and early childhood education centers. In addition, a WFB team member helped attract additional investors to the CFRLF. The additional investors in the CFRLF were a direct result of WFB coordinating meetings with bank colleagues from other financial institutions and other private investors.

Phillips Partnership – A WFB team member serves on the Board of the Phillips Partnership and was instrumental in starting this organization and bringing in other participants. The Phillips neighborhood is one of the lowest income neighborhoods in the City of Minneapolis and has been targeted for redevelopment. The Phillips Partnership is comprised of top executives of prominent corporations and non-profit organizations, Minneapolis Mayor, and city council members to meet the diverse needs of this low-income neighborhood. This group works on issues that include housing, employment, economic development and other issues. An important element to the economic health of this area was the purchase and renovation of the former Honeywell Campus by WFHM. The \$175 million WFB has spent on this

project and the addition of thousands of WFB employees into the south Minneapolis area has had a large impact on the economic growth of this low-income neighborhood.

Midtown Community Works – A WFB team member chairs the Board of the Midtown Community Works. This qualified service organization is a multi-sector partnership between Hennepin County, the City of Minneapolis, Minneapolis Parks and Recreation, neighborhood associates, nonprofit organizations, and businesses to transform and revitalize a former railroad corridor – the Midtown Greenway – that runs across south Minneapolis through many low-income neighborhoods. WFB led the effort to establish a unique \$5 million investment fund to spark the development of housing in an Empowerment Zone area located in the Midtown Greenway.

Phalen Corridor Initiative – Three WFB team members serve on committees of the Phalen Corridor Initiative, a very successful multi-sector redevelopment initiative on the east side of St Paul. One WFB team member chairs the Steering Committee, while two others sit on the PCI Steering Committee and the PCI Communications Task Force, respectively. This initiative in a LMI area of St Paul includes transportation, affordable housing, jobs, and small business development. Fifteen years ago WFB helped initiate this program and has provided \$80 thousand in financial support during this time. In 2001, WFB opened a full service branch that helped stabilize this neighborhood and attract new businesses. Since the inception of this project in 1995, the two and one-half mile stretch of previously blighted and polluted property is now open to traffic and 19 companies have located there, bringing more than 2000 jobs to the area.

State of Arizona Rating

CRA Rating for the State ²:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- WFB’s lending levels reflect excellent responsiveness to the credit needs of its AAs within the state;
- Adequate distribution of WFB’s loans among geographies of different income levels and an excellent distribution of loans among borrowers of different income levels throughout its AAs;
- WFB’s use of flexible lending programs positively impacted performance within the state;
- WFB’s community development lending levels positively impacted performance within the state;
- WFB’s investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB’s provision of services shows a good responsiveness to banking needs within the state.

Description of the Institution’s Operations in the State of Arizona

Of WFB’s 28 state and multi-state rating areas, Arizona ranks sixth and accounts for 4.8% of the bank’s total deposits with \$11 billion as of June 30, 2003. Within Arizona, WFB operates 232 branch offices and has defined six AAs (including the Las Vegas (NV-AZ) multi-state MSA²), covering all of the counties and MSAs in the state. WFB is the third largest banking institution in Arizona with a 20.4% deposit

² For institutions with branches in two or more states in a multi-state MSA, this statewide evaluation does not reflect performance in the parts of the state contained within the multi-state MSA. Refer to the multi-state MSA rating and discussion for the rating and evaluation of the institution’s performance in that area.

market share. The bank's primary competitors include Bank One, N.A. and Bank of America, N.A., with deposit market shares of 28% and 20.4%, respectively.

WFB is a leader in utilizing Small Business Administration (SBA) loans to meet the needs of small businesses in its AAs. Through its SBA Lending Group the bank focuses on serving the small business needs of borrowers who do not qualify for conventional bank loans. This national business unit offers SBA government loan programs including 7(a), 504, SBA Express, and Low Doc. These programs use flexible underwriting such as streamlined documentation, high loan-to-value, high debt-to-income, longer repayment terms, and others. During the evaluation period, the bank originated 598 SBA loans totaling almost \$146 million in Arizona.

In addition, small business owners benefit from WFB's method of granting loans in amounts between \$5,000 and \$100,000. WFB's Business Direct product uses the bank's proprietary credit-scoring model, coupled with direct mail marketing, to target small businesses. The streamlined application, minimal documentation, and rapid reply process includes a one-page fax application for an unsecured small business line of credit. Feedback from community groups in WFB AAs indicated that this product is well received in the small business community.

During this evaluation period, significant merger and consolidation activity occurred in WFB's operations in Arizona. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in Arizona. Also, refer to the market profile for the Phoenix-Mesa MSA in Appendix B for detailed demographic and other performance context information.

Selection of Areas for Full-Scope Review

Of WFB's AAs in Arizona, the Phoenix-Mesa MSA and the Las Vegas (NV-AZ) Multi-State MSA were selected for full-scope reviews. Performance in the Las Vegas (NV-AZ) MMSA is evaluated in a separate section of this Performance Evaluation. For the State of Arizona, the Phoenix-Mesa MSA represents WFB's most significant market, accounting for 71% of the bank's deposits in the state.

LENDING TEST

Lending Test performance in Arizona is rated Outstanding. Based on a full-scope review, performance in the Phoenix-Mesa MSA is excellent.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Table 1 in the State of Arizona section of Appendix D for the facts and data used to evaluate the bank's lending activity.

WFB's lending activity in the Phoenix-Mesa MSA reflects excellent overall responsiveness to credit needs. In this MSA, the top mortgage lender and six of the ten top small business lenders are entities that do not take deposits from this AA to fund their operations. Yet, together these lenders made a much larger dollar volume of loans than did WFB in 2003, thus distorting the relationship between deposit taking activity and lending activity in this market. Within this context, market rank is given greater weight than market share in our evaluation. In the Phoenix-Mesa MSA, WFB ranks first by dollar volume with a deposit market share of nearly 20% as of June 30, 2003. The bank also ranks first in small loans to businesses by dollar volume, with a market share of over 24% in 2003. WFB ranks second for home mortgage loans, with a market share of almost 11%.

Within the context of the bank's overall lending activity, the volume of home improvement loans, multi-family loans, and small loans to farms was not sufficient to have a meaningful impact on Lending Test performance in the full-scope AA. Furthermore, these products were not emphasized in the bank's overall lending strategy. In the Phoenix-Mesa MSA, where WFB made the most small loans to farms and home improvement loans, each of those loan categories still represented less than 1% of the bank's total reported loans by number. Therefore, performance in those two loan categories will not be analyzed in depth in this State Rating Area. In addition, in all AA's, the volume of multifamily loans was negligible.

In the Phoenix-Mesa MSA, WFB also made an excellent volume of CD loans, as more fully discussed later.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2 through 5 in the State of Arizona section of the Appendix for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home purchase loan geographic distribution within the Phoenix-Mesa MSA is adequate. WFB's portion of loans made in low-income geographies is significantly lower than the percent of owner occupied units in like geographies. WFB's portion of loans made in moderate-income geographies is somewhat lower than the portion of owner occupied units in those geographies. Performance is weaker in 2001 – 2002, especially in low-income geographies. WFB's market share of home purchase loans in low-income geographies is lower than its overall market share within the MSA. Performance in the 2001 and 2002 timeframe is weaker than performance in 2003. However, WFB's market share of these loans within moderate-income geographies exceeds its overall market share.

As noted above, the volume of home improvement loans was insignificant and did not play a meaningful role in the Lending Test evaluation.

Home refinance loan geographic distribution within the Phoenix-Mesa MSA is poor. WFB's portion of loans originated in low-income geographies is significantly lower than percent of owner occupied units within like geographies. WFB's portion of loans originated in moderate-income geographies is lower than the percent of owner occupied units within those geographies. WFB's market share of these loans in low-income geographies was lower than its overall market share. WFB's market share in moderate-income geographies is somewhat lower than the bank's overall market share within the MSA. Market share performance in moderate-income geographies is weaker in the years 2001 and 2002 than in 2003, which negatively influenced conclusions.

Small Loans to Businesses

Refer to Table 6 in the State of Arizona section of the Appendix for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

WFB's geographic distribution of small loans to businesses in the Phoenix-Mesa MSA is good. WFB's distribution of small loans to businesses in LMI geographies is somewhat lower than the percent of businesses in like geographies. The bank's geographic performance in low-income geographies was somewhat stronger in the 2001 and 2002 timeframe than in 2003. WFB's market share of small loans to businesses provided a strong compliment to its geographic distribution as its market share of loans in low-income geographies exceeded its overall MSA market share. Further, the bank's market share of small loans to businesses in moderate-income geographies is near to its overall MSA market share.

Small Loans to Farms (not analyzed)

We reviewed WFB's reported small farm loans in the Phoenix-Mesa MSA. Because the volume is so low, it would have no impact on the lending rating; therefore, it was not evaluated.

Multi-family Loans (not analyzed)

We reviewed the geographic distribution of WFB's multi-family loan activity, however the volume was insufficient to draw accurate conclusions. Because the volume would have no impact on the lending rating, it was not evaluated.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8 through 10 in the State of Arizona section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage originations/purchases.

Home purchase loan borrower distribution in the Phoenix-Mesa MSA is excellent. This conclusion considered the availability and affordability of housing in the MSA (see market profile). WFB's portion of loans originated to low-income borrowers is lower than the percent of low-income families within the MSA. However, the portion of loans the bank made to moderate-income borrowers significantly exceeds the percent of moderate-income families within the MSA. WFB's market share of home purchase loans to LMI borrowers significantly exceeded its overall market share for this type of loan within the MSA. WFB was the dominant bank lender to LMI borrowers in this MSA, making more than twice the loans to these borrowers compared to its bank competitors. The bank's market share performance is similar in the years 2001 and 2002 compared to 2003.

Home improvement loan borrower distribution was not analyzed.

Home refinance loan borrower distribution in the Phoenix-Mesa is good. This conclusion considered the availability and affordability of housing in the MSA (see market profile). WFB's portion of loans originated to low-income borrowers is lower than the percent of low-income families within the MSA, with performance in 2003 somewhat stronger than in the 2001 and 2002 timeframe. However, WFB's portion of loans originated to moderate-income borrowers is near to the percent of moderate-income families in the MSA, with performance in 2003 similar to the bank's performance in the prior two years. WFB's market share of loans to low-income families exceeded its overall market share of home refinance loans within the MSA, and its market share of loans to moderate-income families is near to its overall market share for loans of this type.

Small Loans to Businesses

Refer to Table 11 in the State of Arizona section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

WFB's borrower distribution of small loans to businesses in the Phoenix-Mesa MSA is excellent. The bank's percentage of loans to small businesses is near to the percentage of small businesses in the MSA. While the bank's market share of small loans to businesses significantly exceeds its overall small loan to business market share. In addition, the vast majority of these loans are in smaller amounts.

Small Loans to Farms (not analyzed)

We reviewed WFB's reported small farm loans in the Phoenix-Mesa MSA. Because the volume is so low, it would have no impact on the lending rating; therefore, it was not evaluated.

Community Development Lending

Refer to Table 1 in the State of Arizona section of Appendix D for the facts and data used to evaluate the bank's level of CD lending.

WFB's community development lending had a positive impact on the bank's lending performance in the Phoenix-Mesa MSA. During the evaluation period, the bank originated 115 community development loans totaling \$225.5 million. About 44% of these CD loans were targeted at affordable housing needs, 29% at economic development needs, 18% at organizations providing community services, and 9% at revitalization and stabilization needs. The CD loans that financed affordable housing created more than 1,570 LMI housing units within the MSA. In addition, more than 230 jobs were created through the economic development loans.

Many of the bank's CD loans were complex in structure, with multiple funding sources and parties involved to close the transactions. One example occurred in 2004, when WFB provided an \$850,000 line of credit for the renovation of a 20-unit affordable rental property targeting the low-income Native American population. The complex is service enhanced, with employment training and counseling, pre-purchase homeownership counseling, health and youth programs, and child daycare. WFB partnered with a Native American nonprofit organization in this project, that served as the sponsor and managing partner. This was a complex transaction in which FHLB grants, a LIHTC, and bank funding combined to bring the project to fruition.

WFB made a number of high impact CD loans that financed affordable housing projects in areas specifically targeted by local government for stabilization and revitalization activity. An example is a \$4.7 million loan to help finance construction of a 110-unit affordable housing project that targets low-income senior citizens. This project is located in the heart of a designated Drug Enforcement Zone and is part of a larger effort to eradicate drug dealers and crack houses from this blighted area. Multiple funding sources for the project included bank financing, Low-Income Housing Tax Credits (LIHTC), Community Development Block Grant (CDBG) funds, AHP grant funds, and loans from other sources. Another example is \$2.7 million of construction financing and a \$2.1 million permanent loan to help finance a 64-unit affordable housing project that specifically targets recently homeless individuals and families, including those with special needs. This is service-enhanced housing that will draw tenants from transitional housing as part of the multi-step process of rehabilitating homeless persons back into mainstream society. This project is located in an area designated as the Phoenix Enterprise Community and is part of a

larger effort to stabilize and revitalize a blighted area long known as a center for drug trafficking and prostitution.

These transactions are examples in which bank funding not only provided vitally needed affordable housing, but also contributed towards the redevelopment of some of the most unsafe and blighted areas of the MSA. As such, these projects contain higher than normal risk and are highly responsive to local needs.

In some of the CD loans, WFB coordinated its lending activity with CD investments and/or services in order to provide maximum support to a project or nonprofit organization. An example is a CD loan to a developer of affordable housing for a specific housing project and grants given to the organization to finance its daily operations. This kind of multi-faceted support tends to maximize the effectiveness of the bank's community development activities.

Product Innovation and Flexibility

WFB uses flexible lending programs to enhance its efforts to meet the credit needs in its AAs, including those of LMI persons and businesses. The use of these programs enabled the bank to be more effective in meeting community needs for affordable home loans and loans to businesses. The National Homeownership Program, offered in partnership with Freddie Mac, allows LMI individuals who would not normally qualify, to obtain financing. The program is innovative in its underwriting and is not offered by other banks in the state. During the evaluation period, WFB originated 3,289 loans totaling \$385 million under this program in the state.

WFB also created a special unit that administers subsidized affordable housing bonds and DAPs. The unit maintains an up-to-date database of available programs and the underwriting criteria that are available on line to mortgage originators and underwriters. The bank uses this information to assist customers by advising them of, and helping them to apply for, programs available to them. The unit was developed to increase the volume of loans under these programs that predominantly benefit LMI individuals and households. During the evaluation period, 146 bond loans were extended, totaling over \$15 million under this program.

WFB offers flexible mortgage products to LMI applicants under the Community Development Mortgage Program (CDMP) suite of products in select markets. These products are funded by WFHM and then held in the bank's portfolio. Since these programs provide generous underwriting and do not require Private Mortgage Insurance (PMI), they are not resalable in the secondary market. WFB originated 227 CDMP loans totaling more than \$21 million in Arizona.

The utilization of flexible lending programs demonstrates additional responsiveness to area credit needs and had a positive effect on the bank's overall performance under the lending test.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Flagstaff, Tucson, and Yuma MSAs and the Greater Rural Arizona AA is not inconsistent with the overall Lending Test performance in Arizona. Performance in limited-scope AAs had a positive impact the Lending Test rating in Arizona.

INVESTMENT TEST

Investment Test performance in Arizona is rated Outstanding. Based on a full-scope review, performance in the Phoenix-Mesa MSA is excellent.

Conclusions for Areas Receiving Full-Scope Reviews

Refer to Table 14 in the State of Arizona section of Appendix D for the facts and data used to evaluate the bank's performance under the Investment Test.

WFB's investment Test performance in the Phoenix-Mesa MSA is excellent. In this MSA, WFB's combined level of investments, risk attributes, complexity, and initiative are responsive to a wide variety of important community development needs. WFB made 255 new investments totaling almost \$29 million and holds eight prior period investments totaling \$2 million. WFB is an active participant in the use of CD qualified investments. In addition, it is in competition with other financial institutions that hold similar or larger deposit market shares in the MSA. About 81% of the bank's investments in the MSA were targeted to affordable housing, 9% to community services, and less than 1% to economic development. Investments in loan pools, FNMA securities, LIHTCs, municipal bonds, revolving loan funds, nonprofits, a Native American CDFI, SBICs, CDCs, LISC, grants, and donations provided financing for more than 27 different single-family and multi-family housing projects, a home for abused women and children, resident treatment centers, and shelter for the homeless. In total, these projects provided more than 2,519 affordable rental units to LMI households, including 45 transitional housing units and 35 rental units for LMI Native Americans.

WFB has two prior period investments, a \$4 million current period investment, and grants that benefited Chicanos por la Causa (CPLC). This Latino advocacy group operates a CDC and a credit union. Through these nonprofit organizations, CPLC provides affordable housing, financial services, and community services that are primarily targeted at LMI Latino persons. WFB's current period \$4 million investment financed the acquisition and rehabilitation of a large affordable rental housing project. WFB bought the higher-risk, unrated C Series subordinated debt of the project, behind institutional investors who bought the rated A and B Series debt. This places the bank in a higher risk position, and therefore is an investment that is

not routinely made by other investors. WFB has a longstanding involvement with CPLC, and demonstrates leadership by being the largest investor and by providing significant ongoing managerial and technical expertise to the organization.

WFB made a \$250 thousand investment plus grants to Native American Connections, Inc., a CDFI. The investment provided pre-development equity-like funds for the creation/rehabilitation of affordable housing for LMI Native Americans. The grants helped fund the organization's operations. In addition to affordable housing, this nonprofit helps fund treatment centers, counseling, and transitional housing for LMI Native Americans, and it provides technical assistance and capacity building expertise to other Native American nonprofits throughout the State of Arizona. The CDFI is also part of a coalition of five Native American nonprofits that provide housing, education, health, and other services targeted at LMI persons. Through its financial support, WFB has a positive impact upon a traditionally underserved segment of the community.

During the evaluation period, at the request of LISC, WFB modified a prior period investment in order to forgive a \$250 thousand repayment and allow LISC to redirect the funds toward the creation of a down payment assistance program for LMI homebuyers. Other investments consisted primarily of contributions to local or regional organizations providing stabilization and revitalization funding, medical services, counseling, technical assistance, small business funding, financial services, redevelopment funding, food banks, emergency shelters for abused women and youth, homeless shelters, rehabilitation, job training, and other services to LMI areas or individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, WFB's Investment Test performance in the Flagstaff and Yuma MSAs is not inconsistent with overall performance in the state. The bank's performance in the Tucson MSA and the Greater Rural Arizona AA is somewhat weaker. This performance did not influence the bank's overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AAs. Other than the statewide investments, whose benefit was proportionally allocated to all of the AAs, the vast majority of the investments made in the limited-scope AAs consisted of LIHTCs tied to six different multi-family affordable housing projects. Other investments benefited a Native American Credit Union, a technology incubator, and economic development activities in these AA's. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

SERVICE TEST

WFB's performance under the Service Test is rated High Satisfactory. Performance

in the full-scope Phoenix-Mesa MSA is good. Performance in the limited-scope AAs did not have a significant impact the Service Test rating in Arizona.

WFB's performance was characterized by an overall good distribution of branches that offer a broad menu of services that are accessible to geographies and individuals of different income levels. In addition, the bank had a level of CD services that are responsive to area needs and demonstrate some elements of innovation and leadership. These CD services provided a positive compliment to WFB's overall Service Test performance. The bank's performance was influenced by a record of opening and closing branches that adversely affected all but low-income areas. A mitigating factor in this evaluation period was the merger and consolidation activity that occurred within the corporation, causing the bank to close some branches to eliminate overlapping service areas and thereby improve operating efficiency.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services

Refer to Table 15 in the State of Arizona section of the Appendix for the facts and data used to evaluate the distribution of the bank's delivery system and branch openings and closings.

The analysis of the bank's distribution of branches primarily focused on the geographic distribution of the branch by income level of the area. However, the analysis also considered branches that border LMI geographies (See discussion of bordering branches in the Ratings section of the Description of Evaluation Process in this document).

In the Phoenix-Mesa MSA, WFB's distribution of branches by income level of geography was good. While the bank's distribution of branches was lower than the population distribution in LMI geographies, bordering branches, as defined above, enhanced the distribution reflected in the tables in the appendix, significantly augmenting the residents' access to banking services. WFB has two bordering branches to low-income geographies and 12 bordering moderate-income geographies that improve access to the bank's services. Alternate delivery systems help accessibility throughout all geographies. However, WFB did not have demographic information on the effect these systems had on improving services to LMI areas or individuals. Therefore, we could not place significant weight on the systems when drawing our conclusion.

WFB's branch opening and closing activity reduced the number of branches in moderate-income areas in this MSA. During the evaluation period, WFB opened 30 branches and closed 70 branches in the MSA. The overall effect of these closures was neutral in the low-income geographies, but resulted in a net loss of nine branches in moderate-income geographies. However, the proximity of remaining

branches and the supplement of bordering branches helped the bank maintain overall good accessibility in the MSA.

WFB offers an extensive array of credit and deposit banking products to serve individuals, households, small businesses, and small farms. See the Lending Test for the impact of the credit products on LMI geographies or borrowers. The bank also offers a full range of alternative delivery systems including ATMs, banking by phone or mail, and 24/7 on-line Internet banking. These options give the bank's customers an opportunity to choose the method of banking that suits them best. In 2004, WFB began a program in the MSA to set up temporary banking services at two large swap meets on weekends and Wednesday evenings. The bank reports opening an average of 140 accounts a month with this outreach program, many of them for Hispanics. During this evaluation period, WFB also began accepting Mexican Matricula Consular identification for opening new banking accounts. This practice, in conjunction with its low-fee InterCuenta Express and Dinero Al Instante wire transfer services to Mexico, enhanced service to the traditionally un-banked local Hispanic population. WFB was the first bank to offer these services in this MSA. In addition, WFB piloted their First Home program in this MSA, which is designed to provide a more personal, seamless progression from first contact, to education, to loan for first-time homebuyers.

WFB's business hours were comparable among all locations regardless of the income level of the geography. There were no major inconsistencies between branches in this regard.

Community Development Services

WFB demonstrated an overall good level of community development services. The bank's services had a positive impact in the Phoenix-Mesa MSA. We found them responsive to community needs. This performance was evidenced by WFB's volume of CD services; the unique nature of some of the services; and the leadership provided by WFB participants.

WFB participated in 148 different community development services that benefited 61 different organizations, including organizations that targeted LMI Native Americans and Hispanics. These services include participation as members on Boards of Directors, teachers, consultants, council members, committee members, and advisors. In many cases, this participation was in the form of leadership positions in these organizations, by assuming officer and director responsibilities. These activities advised the groups on budgeting, financing, investing, project targeting, formulating policies and procedures, and developing training curriculums. Further enhancing these activities, bank employees conducted a number of general banking, homebuyer, and small business seminars.

Augmenting these services was WFB's Hands On Banking online financial literacy program. This bi-lingual program educates the public about general economic and

banking principles and is available through the Internet and via CD-ROM disks provided free of charge. Since this program is available to the public, the bank could not quantify its impact on LMI individuals. WFB collaborated with local libraries to provide bi-lingual financial literacy and homeownership literature and seminars targeted to first-time homebuyers and LMI individuals and households. WFB also partners with several nonprofits to offer Individual Development Accounts that are matched savings accounts designed to help the working poor build wealth to meet home purchase, small business, and educational needs.

Conclusion for Areas receiving Limited-scope Reviews

Based on limited-scope reviews, WFB's Service Test performance in the Yuma MSA is stronger than the bank's performance in the full scope AA. The bank's Service Test performance is good in the Tucson MSA and not inconsistent with its overall High Satisfactory performance. However, performance is weaker in the Flagstaff MSA and the Rural Arizona AA.

Based on limited scope reviews, and considering the effect of bordering branches, WFB's branch distribution in the Yuma MSA was stronger than the distribution in the full scope AA. There are no low-income geographies in this AA, but the distribution of branches in moderate-income geographies greatly exceeded the population distribution in those geographies. Performance in the Tucson MSA was consistent with overall performance in the full scope AA. Bordering branches did have a positive impact upon the evaluation of performance in these two limited-scope areas. Branch distribution in Flagstaff and the Greater Rural Arizona AA, was weaker than overall performance in the full scope AA. The primary reason for this performance is the accessible delivery services to moderate-income areas. The net closure of branches in LMI geographies had a negative effect upon the evaluation of performance in the Greater Rural Arizona AA, and a neutral effect upon the evaluation of performance in the Yuma, Tucson, and Flagstaff MSAs. The bank's provision of CD services had a positive influence on Service Test performance in the Tucson MSA, and a neutral influence in the other limited-scope AAs.

State of California Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB’s lending levels reflect an excellent responsiveness to the credit needs of its AAs within the state;
- WFB’s distribution of loans by income level of geographies is good;
- WFB’s distribution of loans among borrowers of different income levels is good;
- WFB’s community development lending levels positively impacted performance within the state;
- WFB’s investment activity reflects an excellent level of responsiveness to the needs of the state; and
- WFB’s provision of services shows excellent responsiveness to area banking needs.

Description of the Institution’s Operations in the State of California

Of the bank’s 28 state and multi-state rating areas, California ranks first and accounts for 42% of total bank deposits, or \$96.4 billion as of June 30, 2003. WFB has 30 defined AAs in California, which include every county and MSA in the state. Within the state, WFB operates 854 branch offices. WFB is the second largest banking institution in California with 16% of the deposit market share. Primary competitors include Bank of America, N.A., Washington Mutual Bank, F.A., and Union Bank of California, N.A., with deposit market shares of 22%, 13%, and 5%, respectively.

There are unique and significant performance context matters that were considered when arriving at our conclusions regarding WFB’s performance in California. These performance context matters relate to housing costs and corporate deposit gathering.

The housing costs in California are among the highest median housing costs in the country. This issue primarily affects the analysis of the WFB's Lending Test performance, but also places greater emphasis on the bank's efforts to meet affordable housing needs through CD activities. In each of the bank's full-scope AAs in California, extremely high housing costs have prevented many LMI families from obtaining home mortgage loans. Median home values have soared dramatically over the years, ranging now from \$201,400 to over \$449,000 in these areas. Further, poverty levels, which range from 7.58% to 15.13% in these AAs, add to the challenges of credit qualification for homeownership, particularly for low-income families.

The housing affordability issue also makes it difficult for lenders to reach demographic parity. In our evaluation of the WFB's home mortgage lending performance, we considered the affordability of housing, the availability of affordable housing stock, and market dynamics including the market's total volume of lending and the number of significant competitors. We evaluated the affordability of housing using the data included in the MSA Market Profiles. Specifically, we considered median family income, median housing values, the number of owner occupied homes in LMI geographies, the average cost of mortgage financing during the evaluation period, the number of lending competitors active in LMI geographies, and the makeup of the market's lenders (banks, thrifts, or other mortgage lenders).

As such, we placed the greatest emphasis on the bank's market share performance. Market share not only reflects the lenders relative strength in the market, but its ability to uniformly attract borrowers from all income levels. In addition, we modified our expectations in comparing the bank's performance to market demographics.

A second performance context issue relates to corporate deposits. Bank management states that a significant dollar portion of its deposit base in the San Francisco AA are brokered deposits from regional and national corporations. These deposits are held primarily for corporations not necessarily operating in the San Francisco AA and in fact, the geographic diversity of their business operations may extend nationally. Management further states that in the San Francisco AA, such brokered deposits approximate \$18 billion, accounting for about half of the bank's deposits in the San Francisco AA. We considered this performance context issue in our analysis.

Refer to the market profiles for the State of California in Appendix B for detailed demographic and other performance context information for AAs that received full-scope reviews.

WFB is a leader in utilizing SBA loans to meet the needs of small businesses in its AAs. Through its SBA Lending Group the bank focuses on serving the small business needs of borrowers who do not qualify for conventional bank loans. This national business unit offers SBA government loan programs including 7(a), 504, SBA Express, and Low Doc. These programs use flexible underwriting such as

streamlined documentation, high loan-to-value, high debt-to-income, longer repayment terms, and others. During the evaluation period, the bank originated 2,179 SBA loans totaling almost \$311 million in California.

In addition, small business owners benefit from WFB's method of granting loans in amounts between \$5,000 and \$100,000. WFB's Business Direct product uses the bank's proprietary credit-scoring model, coupled with direct mail marketing, to target small businesses. The streamlined application, minimal documentation, and rapid reply process includes a one-page fax application for an unsecured small business line of credit. Feedback from community groups in WFB AAs indicated that this product is well received in the small business community.

Selection of Areas for Full-Scope Reviews

Of WFB's 30 AA's in California, the Los Angeles-Long Beach, Oakland, Orange County, San Diego, and San Francisco MSAs were selected for full-scope reviews. Combined, these MSAs account for 75% of the bank's deposits in California. The San Francisco MSA accounts for 38% of bank deposits, and is the most significant AA in the state. The Los Angeles-Long Beach MSA comprises 17% of the bank's deposits and is the second most significant AA in the state. The Oakland, Orange County, and San Diego MSAs together comprise 20% of the bank's deposits in the state.

For purposes of analyzing performance and presenting data in this Performance Evaluation, five non-MSA AAs have been combined under the Greater Rural California AA. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in California.

LENDING TEST

Lending Test performance in California is rated Outstanding. Based on full-scope reviews that considered the distribution of bank lending combined with the impact of the bank's community development lending activities, performance in the Los Angeles-Long Beach, Oakland, Orange County, San Diego, and San Francisco MSAs is excellent. WFB's performance in limited-scope AAs did not influence its Lending Test Rating for California. The bank's performance in each of the full-scope AAs is presented below in alphabetical order.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Table 1 in the State of California section of Appendix D for the facts and data used to evaluate the bank's lending activity.

WFB's lending activity in the Los Angeles-Long Beach MSA reflects excellent overall responsiveness to area credit needs. In this MSA, three of the ten top mortgage lenders and six of the ten top small business lenders are entities that do not take deposits from this AA to fund their operations. Yet, together these lenders made a much larger dollar volume of home mortgage loans and almost as large a dollar volume of small loans to businesses as did WFB in 2003, thus distorting the relationship between deposit taking and lending in this market. In the Los Angeles-Long Beach MSA, WFB ranks third by dollar volume with a deposit market share of 9% as of June 30, 2003. However, the bank ranks first in small loans to businesses by dollar volume, with a market share of over 22% in 2003. In addition, WFB ranks fourth for home mortgage loans with a market share of over 8%. In the Los Angeles-Long Beach MSA, WFB also made an excellent volume of CD loans, as more fully discussed later.

WFB's lending activity in the Oakland MSA reflects excellent overall responsiveness to credit needs. In the Oakland MSA, WFB ranks second by dollar volume with a deposit market share of 16% as of June 30, 2003. However, the bank ranks first in both small loans to businesses and home mortgage loans by dollar volume, with market shares of 29% and 12%, respectively in 2003. In the Oakland MSA, WFB also made an excellent volume of CD loans.

WFB's lending activity in the Orange County MSA reflects excellent overall responsiveness to area credit needs. In this MSA, WFB ranks third by dollar volume with a deposit market share of 13% as of June 30, 2003. However, the bank ranks first in small loans to businesses by dollar volume, with a market share of 29% in 2003. In addition, WFB ranks fourth in home mortgage loans by dollar volume, with a market share of 9% in 2003. In the Orange County MSA, WFB also made an excellent volume of CD loans.

WFB's lending activity in the San Diego MSA reflects excellent overall responsiveness to area credit needs. In this MSA, WFB ranks third by dollar volume with a deposit market share of 14% as of June 30, 2003. However, the bank ranks first in small loans to businesses by dollar volume, with a market share of 23% in 2003. WFB ranks third in home mortgage loans by dollar volume, with a market share of 9% in 2003. In the San Diego MSA, WFB also made an excellent volume of CD loans.

WFB's lending activity in the San Francisco MSA is also excellent. With the leading deposit market share of 34% in 2003, the bank has the first ranking (29%) and third ranking (12%) market shares for small loans to business and home mortgage loans within the MSA, respectively. The bank made a good volume of CD loans.

Within the context of the bank's overall lending activity, the volume of home improvement loans, multi-family loans, and small loans to farms was not sufficient to have a meaningful impact on Lending Test performance. Furthermore, these products were not emphasized in the bank's overall lending strategy. Each of these

three products equaled less than 1% of the bank's total reported loans by number. Therefore, performance in these three loan categories will not be analyzed in depth in this state rating area.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2 through 5 in the State of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

LOS ANGELES-LONG BEACH MSA: WFB's geographic distribution of home purchase loans within the Los Angeles-Long Beach MSA is good. WFB's lending activity in low-income geographies significantly exceeds the percent of owner occupied units in like geographies. WFB's lending activity in moderate-income geographies near to the percent of owner occupied units in like geographies. WFB's market share of home purchase loans in LMI geographies is somewhat lower than its overall market share in the MSA, with the bank's performance in the 2001 and 2002 timeframe somewhat stronger than it was in 2003.

As noted above, the volume of home improvement lending in the Los Angeles-Long Beach MSA was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's geographic distribution of home refinance loans within the Los Angeles-Long Beach MSA is adequate. WFB's lending activity in LMI geographies is lower than the percent of owner occupied units in like geographies. In LMI geographies, the bank's performance was somewhat stronger in 2003 than in the 2001 and 2002 timeframe. WFB's market share of home refinance loans in LMI geographies is lower than the bank's overall market share within the MSA.

OAKLAND MSA: WFB's geographic distribution of home purchase loans within the Oakland MSA is good. WFB's lending activity in low-income geographies exceeds the percent of owner occupied units in like geographies. WFB's lending activity in moderate-income geographies is near to the percent of owner occupied units in like geographies. During the 2001 and 2002 period, the bank's performance in low-income geographies was weaker than 2003, which negatively influenced our conclusion. In addition, WFB's market share of home purchase loans in LMI geographies is somewhat lower than the bank's overall market share in these geographies.

The volume of home improvement lending in the Oakland MSA was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's geographic distribution of home refinance loans within the Oakland MSA is adequate. WFB's lending activity in LMI geographies is lower than the percent of owner occupied units in like geographies. In LMI geographies, the bank's performance was somewhat stronger in 2003 than in the 2001 and 2002 timeframe. WFB's market share of home refinance loans in LMI geographies is somewhat lower than its overall market share within the MSA.

ORANGE COUNTY MSA: WFB's geographic distribution of home purchase loans within the Orange County MSA is good. WFB's lending activity in low-income geographies is somewhat lower than the percent of owner occupied units in like geographies. WFB's lending activity in moderate-income geographies is lower than the percent of owner occupied units in like geographies. During the 2001 and 2002 period, the bank's performance in LMI geographies was stronger than 2003, which positively influenced our conclusion. In addition, WFB's market share of home purchase loans in low-income geographies is somewhat lower than the bank's overall market share within the MSA with performance significantly stronger in the 2001 and 2002 timeframe than in 2003. WFB's market share of home purchase loans in moderate-income geographies is lower than the bank's overall market share within the MSA.

The volume of home improvement lending in the Orange County was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's geographic distribution of home refinance loans within the Orange County MSA is adequate. WFB's lending activity in LMI geographies is lower than the percent of owner occupied units in like geographies. In low-income geographies, the bank's performance was significantly better in the 2001 and 2002 timeframe; but in moderate-income geographies, performance was better in 2003. WFB's market share of home refinance loans in LMI geographies is somewhat lower than the bank's overall market share within the MSA. In low-income geographies, market share performance is significantly better in the 2001 and 2002 timeframe than in 2003.

SAN DIEGO MSA: WFB's geographic distribution of home purchase loans within the San Diego MSA is excellent. WFB's lending activity in low-income geographies significantly exceeds the percent of owner occupied units in like geographies. WFB's lending activity in moderate-income geographies exceeds the percent of owner occupied units in like geographies. WFB's market share of home purchase loans in LMI geographies exceeds the bank's overall market share within the MSA. The bank's performance was similar in the 2001 and 2002 timeframe.

The volume of home improvement lending in the San Diego MSA was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's geographic distribution of home refinance loans within the San Diego MSA is good. WFB's portion of loans originated in low-income geographies is near to the

percent of owner occupied units within like geographies, with performance in low-income geographies significantly stronger in 2003 than in the 2001 and 2002 timeframe. The bank's lending activity in moderate-income geographies is somewhat lower than the percent of owner occupied units in like geographies. WFB's market share of home refinance loans in LMI geographies is near to its overall market share within the MSA, with the bank's performance somewhat stronger in 2003 than in the 2001 and 2002 timeframe.

SAN FRANCISCO MSA: WFB's geographic distribution of home purchase loans within the San Francisco MSA is excellent. WFB's lending activity in low-income geographies significantly exceeds the percent of owner occupied units in like geographies. WFB's lending activity in moderate-income geographies exceeds the percent of owner occupied units in like geographies. WFB's market share of home purchase loans in low-income geographies significantly exceeds its overall market share within the MSA, and its market share in moderate-income geographies is near to its overall market share. The bank's performance was similar in the 2001 and 2002 timeframe.

The volume of home improvement lending in the San Francisco MSA was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's geographic distribution of home refinance loans within the San Francisco MSA is good. WFB's portion of loans originated in low-income geographies exceeds the percent of owner occupied units within like geographies, with performance in low-income geographies stronger in 2003 than in the 2001 and 2002 timeframe. The bank's lending activity in moderate-income geographies is lower than the percent of owner occupied units in like geographies. WFB's market share of home refinance loans in low-income geographies is near to its overall market share, and in moderate-income geographies, performance is somewhat lower than its overall market share within the MSA. Market share performance in low-income geographies is stronger in 2003 than in the 2001 and 2002 timeframe.

Small Loans to Businesses

Refer to Table 6 in the State of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

LOS ANGELES-LONG BEACH MSA: WFB's geographic distribution of small loans to businesses in the Los Angeles-Long Beach MSA is excellent. WFB's portion of small loans to businesses originated in low-income geographies is somewhat below the percent of businesses in like geographies. In low-income geographies, performance in the 2001 and 2002 timeframe is somewhat better than in 2003. WFB's portion of small loans to businesses originated in moderate-income geographies is near to the percent of businesses in like geographies. WFB's market share of small loans to businesses in low-income geographies exceeds its overall

market share of such loans in the MSA, and its market share of loans in moderate-income geographies is near to its overall market share.

OAKLAND MSA: WFB's geographic distribution of small loans to businesses in the Oakland MSA is excellent. WFB's portion of small loans to businesses originated in LMI geographies is somewhat below the percent of businesses in like geographies. The bank's performance in low-income geographies was somewhat stronger in the 2001 and 2002 timeframe than in 2003. WFB's market share of small loans to businesses in LMI geographies exceeds its overall market share of such loans in the MSA, with performance in moderate-income geographies somewhat stronger in 2003 than in the 2001 and 2002 timeframe.

ORANGE COUNTY MSA: WFB's geographic distribution of small loans to businesses in the Orange County MSA is excellent. WFB's portion of small loans to businesses originated in LMI geographies is near to the percent of businesses in like geographies. WFB's market share of small loans to businesses in low-income geographies exceeds its overall market share of such loans in the MSA, and its market share of loans in moderate-income geographies is near to its overall market share, with performance in the 2001 and 2002 timeframe somewhat stronger than in 2003.

SAN DIEGO MSA: WFB's geographic distribution of small loans to businesses in the San Diego MSA is good. WFB's portion of small loans to businesses originated in LMI geographies is somewhat lower than the percent of businesses in like geographies. WFB's market share of small loans to businesses in LMI geographies is near to its overall market share of such loans in the MSA, with performance in low-income geographies somewhat stronger in the 2001 and 2002 timeframe than in 2003.

SAN FRANCISCO MSA: WFB's geographic distribution of small loans to businesses in the San Diego MSA is excellent. WFB's portion of small loans to businesses originated in low-income geographies is near to the percent of business in like geographies. The distribution of small loans to businesses in moderate-income geographies exceeds the percent of businesses in like geographies. The bank's distribution performance in LMI geographies is somewhat stronger in the 2001 and 2002 timeframe than in 2003. WFB's market share of small loans to businesses in LMI geographies exceeds its overall market share of such loans in the MSA.

Small Loans to Farms (not analyzed)

We reviewed WFB's reported small farm loans in the Los Angeles-Long Beach, Oakland, Orange County, San Diego, and San Francisco MSAs. Because the volume is so low, it would have no impact on the lending rating; therefore, it was not evaluated.

Multi-Family Loans (not analyzed)

We reviewed the geographic distribution of WFB's multi-family loan activity, however, the volumes were insufficient to draw accurate conclusions. Because the volume would have no impact on the lending rating, it was not evaluated.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8 through 10 in the State of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage originations/purchases.

It is again important to note that housing costs in all of the full-scope MSAs in California have escalated rapidly, often at a faster pace than personal income levels. The result of this trend is that housing affordability is a significant obstacle for all lenders active in these markets, making it unusually difficult to achieve parity with demographic comparators. Therefore, our analysis considered the volume of lending created by all lenders within each income category. For this reason, in our analysis of borrower distribution of home mortgage loans we placed greater emphasis on market share and WFB's ability to generate loans within the market segment as being a better indicator of the bank's performance.

LOS ANGELES-LONG BEACH MSA: WFB's distribution of home purchase loans by income level of the borrower in the Los Angeles-Long Beach MSA is good. WFB's portion of loans originated to LMI borrowers is significantly lower than the percent of families that fall within this MSA's income categories. An exception to that pattern of distribution occurred in the 2001 and 2002 timeframe, when the bank's portion of loans made to moderate-income borrowers was near to the percent of moderate-income families. The bank's market share of home purchase loans to LMI borrowers significantly exceeds WFB's overall market share for this type of loan within the MSA.

The volume of home improvement lending in the Los Angeles-Long Beach MSA was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's distribution of home refinance loans by income level of the borrower in the Los Angeles-Long Beach MSA is adequate. WFB's portion of loans originated to LMI borrowers is significantly lower than the percent of families that fall within the MSA's income categories. The bank's market share of loans to LMI families is below WFB's overall market share of home refinance loans in the MSA. The bank's performance in lending to low-income families in 2003 is stronger than it was in the 2001 and 2002 timeframe.

OAKLAND MSA: WFB's distribution of home purchase loans by income level of the borrower in the Oakland MSA is good. WFB's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families in the MSA. However, the portion of loans made by the bank to moderate-income borrowers is only somewhat lower than the percent of moderate-income families. WFB's market share of home purchase loans to low-income borrowers exceeded its overall market share of such loans while its market share of loans to moderate-income borrowers significantly exceeded its overall market share of such loans within the MSA.

The volume of home improvement lending in the Oakland MSA was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's distribution of home refinance loans by income level of the borrower in the Oakland MSA is adequate. WFB's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families within the MSA. The portion of loans originated to moderate-income borrowers is only lower than the percent of moderate-income families within the MSA. For LMI borrowers, WFB's distribution performance was somewhat stronger in 2003 than it was in the 2001 and 2002 timeframe. The market share of loans to LMI families is somewhat lower than the bank's overall market share of home refinance loans within the MSA.

ORANGE COUNTY MSA: WFB's distribution of home purchase loans by income level of the borrower in the Orange County MSA is good. WFB's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families in the MSA. However, the portion of loans made by the bank to moderate-income borrowers is only somewhat lower than the percent of moderate-income families. In the 2001 and 2002 timeframe, the bank's performance was significantly better than in 2003, with lending activity actually exceeding the demographic to moderate-income families. WFB's market share of home purchase loans to low-income borrowers exceeded its overall market share of such loans while its market share of loans to moderate-income borrowers significantly exceeded its overall market share of such loans within the MSA.

The volume of home improvement lending in the Orange County MSA was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's distribution of home refinance loans by income level of the borrower in the Orange County MSA is adequate. WFB's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families within the MSA. The portion of loans originated to moderate-income borrowers is only lower than the percent of moderate-income families within the MSA. The bank's performance is somewhat stronger in lending to moderate-income families in the 2001 and 2002 timeframe than in 2003. WFB's market share of loans to LMI borrowers is somewhat lower than the bank's overall market share of home

refinance loans within the MSA. In the 2001 and 2002 timeframe, the bank's performance to moderate-income borrowers was stronger than in 2003.

SAN DIEGO MSA: WFB's distribution of home purchase loans by income level of the borrower in the San Diego MSA is good. WFB's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families within the MSA. The portion of loans the bank made to moderate-income borrowers is only lower than the percent of moderate-income families; performance in the 2001 and 2002 timeframe was stronger than in 2003. WFB's market share of home purchase loans to low-income borrowers is near to the bank's overall market share with significantly stronger performance in the 2001 and 2002 timeframe than in 2003. The bank's market share of moderate-income borrowers significantly exceeds its overall market share for this type of loan within the MSA, particularly in 2003.

The volume of home improvement lending in the San Diego MSA was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's distribution of home refinance loans by income level of the borrower in the San Diego MSA is adequate. WFB's portion of loans originated to LMI borrowers is significantly lower than the percent of families that fall within the MSA's income categories. WFB's market share of loans to LMI families is below its overall market share of home refinance loans within the MSA. The bank's market share performance is stronger in the 2001 and 2002 timeframe than in 2003.

SAN FRANCISCO MSA: WFB's distribution of home purchase loans by income level of the borrower in the San Francisco MSA is good. WFB's portion of loans originated to low-income borrowers is significantly lower than the percent of families that fall within that income category in the MSA. WFB's portion of loans originated to moderate-income borrowers is only lower than the percent of families that fall within that income category. However, WFB's market share of home purchase loans to LMI borrowers significantly exceeds the bank's overall market share for this type of loan within the MSA.

The volume of home improvement lending in the San Francisco MSA was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's distribution of home refinance loans by income level of the borrower in the San Francisco MSA is adequate. WFB's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families within the MSA. WFB's portion of loans originated to moderate-income borrowers is only lower than the percent of families that fall within that income category. The bank performance for LMI borrowers is somewhat better in the 2003 timeframe. WFB's market share of loans to LMI families is below the bank's overall market share of home refinance loans within the MSA.

Small Loans to Businesses

Refer to Table 11 in the State of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Our analysis not only considered the comparison of AA demographics to lending distribution but also the size of loans originated or renewed and more importantly the market for small business loans. The analysis gave greater weight to the bank's ability to provide loans to the market segment than to meeting the market demographics.

LOS ANGELES-LONG BEACH MSA: WFB's distribution of loans to small businesses based on the revenue size of the business in the Los Angeles-Long Beach MSA is excellent. WFB's percentage of loans to small businesses is somewhat lower than the percentage of small businesses in the MSA. WFB's market share of small loans to businesses significantly exceeds its overall business loan market share. In addition, the vast majority of these loans are in smaller amounts.

OAKLAND MSA: WFB's distribution of loans to small businesses based on the revenue size of the business in the Oakland MSA is excellent. WFB's percentage of loans to small businesses is somewhat lower than the percentage of small businesses in the MSA. WFB's market share of small loans to businesses significantly exceeds its overall business loan market share. In addition, the vast majority of these loans are in smaller amounts.

ORANGE COUNTY MSA: WFB's distribution of loans to small businesses based on the revenue size of the business in the Orange County MSA is excellent. WFB's percentage of loans to small businesses is somewhat lower than the percentage of small businesses in the MSA. WFB's market share of small loans to businesses significantly exceeds its overall business loan market share. In addition, the vast majority of these loans are in smaller amounts.

SAN DIEGO MSA: WFB's distribution of loans to small businesses based on the revenue size of the business in the San Diego MSA is excellent. WFB's percentage of loans to small businesses is somewhat lower than the percentage of small businesses in the MSA. WFB's market share of small loans to businesses significantly exceeds its overall business loan market share. In addition, the vast majority of these loans are in smaller amounts.

SAN FRANCISCO MSA: WFB's distribution of loans to small businesses based on the revenue size of the business in the San Francisco MSA is excellent. WFB's percentage of loans to small businesses is somewhat lower than the percentage of small businesses in the MSA. WFB's market share of small loans to businesses

significantly exceeds its overall business loan market share. In addition, the vast majority of these loans are in smaller amounts.

Small Loans to Farms (not analyzed)

We reviewed WFB's reported small farm loans in the Los Angeles-Long Beach, Oakland, Orange County, San Diego, and San Francisco MSAs. Because the volume is so low, it would have no impact on the lending rating; therefore, it was not evaluated.

Community Development Lending

Refer to Table 1 in the State of California section of Appendix D for the facts and data used to evaluate the bank's level of CD lending.

LOS ANGELES-LONG BEACH MSA: WFB's community development lending had a positive impact on the bank's lending performance in the Los Angeles-Long Beach MSA. During the evaluation period, the bank originated 65 community development loans totaling almost \$223 million. About 82% of these CD loans were targeted at affordable housing needs, 8% at stabilization and revitalization needs, 6% at economic development needs, and 4% to groups providing community services.

WFB's financing of affordable housing projects created more than 1,200 LMI housing units within the MSA, including housing for persons with special needs and senior citizens. The largest loan was \$14.9 million made to finance construction of a 240-unit affordable housing development targeted at LMI senior citizens. The development is located in a moderate-income census tract. About 39% of the units are rent restricted to persons who earn 50% or less of HUD average median family income and the rest are restricted to persons who earn 60% or less of the average median family income. An adjacent senior center that is owned by the city will offer a wide array of programs and provide a service-enhanced environment to the residents. This two-stage project required the senior center to be completed first, and construction delays caused cost overruns and otherwise complicated the project. WFB demonstrated flexibility in working with the city and the developer to overcome these problems and still fund its loan.

Another CD loan in the Los Angeles-Long Beach MSA of \$10.3 million financed redevelopment of an older, mostly abandoned 92-unit affordable housing complex. A childcare facility was added. A number of problems had to be resolved before the loan could close, including land contamination, relocation of remaining tenants, uncertain sources of funds for soft costs, collateralization issues, and other difficulties, making this a very complex transaction. This loan is also an example where WFB combined loans, grants, and investments to provide multi-faceted support for the nonprofit partner in the transaction to help bring the project to fruition.

Altogether, the bank's CD lending in the Los Angeles-Long Beach MSA represented a significant allocation of resources to meet important community needs. Furthermore, a number of the transactions were complex, with multiple sources of funding, multiple challenges to resolve, and multiple parties involved.

OAKLAND MSA: WFB's community development lending had a positive impact on the bank's lending performance in the Oakland MSA. During the evaluation period, the bank originated 80 community development loans totaling more than \$322 million. Approximately 44% of these CD loans were targeted at affordable housing needs, 49% at stabilization and revitalization needs, 5% at economic development needs, and 2% to organizations providing community services. The bank's financing of affordable housing projects created more than 1,460 LMI housing units within the MSA, including housing for persons with special needs and senior citizens.

The largest loan in the Oakland MSA was \$27.2 million made to finance construction of a mixed-use development in a low-income geography. The affordable housing component of the project will have 168 units. This is a complex, multiple phase project, which includes replacement of some existing HUD housing, environmental abatement, creation of new housing, construction of commercial space, and creation of an activities center and other amenities. Multiple sources of financing, including the bank loan, LIHTCs, HUD HOPE VI funds, a CHFA Section 8 loan, grants, City of Oakland funds, and others, added to the complexity of the transaction. Furthermore, the need to meet the legal requirements of all of the involved entities created a complex collateral agreement that required extra effort on the part of WFB to help craft a structure that would satisfy all parties to the transaction. This required some innovation and flexibility by the bank to close the deal.

WFB demonstrated leadership and innovation in the financing of a 24-unit affordable housing project located in a moderate-income geography in a locally designated Redevelopment and Empowerment area of East Oakland. Five of the units are reserved for the very poor, who earn 35% or less of the State Median Income, and eight units receive Shelter Care Plus subsidies that provide social services for the formerly homeless and persons with special needs. WFB worked with a state agency and a nonprofit to structure the loan, and implemented the CalHFA Loan-to-Lender program and the nonprofit's Multi-family Housing program in this transaction. The legal parameters of these loan programs, the use of tax-exempt bond proceeds and LIHTCs, and the high loan-to-value created a highly complex loan structure that required the bank to be flexible and innovative to close the transaction. The loans described above, and other CD loans made by WFB in this MSA, represented a significant allocation of resources to meet important community needs in this assessment area.

ORANGE COUNTY MSA: WFB's community development lending had a positive impact on the bank's lending performance in the Orange County MSA. During the evaluation period, the bank originated 24 community development loans totaling almost \$88 million. About 56% of these CD loans financed affordable housing

needs, 39% financed organizations providing community services, and 5% financed economic development needs. The affordable housing loans created more than 511 LMI housing units within the MSA, with a particular emphasis on housing for senior citizens, but which also included housing targeted at persons with special needs.

The largest CD loan in the Orange County MSA was \$30.9 million term loan to finance facilities for a health care provider that receives more than half of its revenues from state and federal government programs for LMI persons, and which waives substantial amounts of fees for medical care given to patients needing financial assistance.

WFB also made an \$11.1 million loan to finance the rehabilitation of 112 units of affordable housing located in a designated blighted area. This is the third phase of a large affordable housing redevelopment project that involves 23 separate buildings with varying floor plans and other structural differences that pose more than normal construction challenges in the revitalization effort. WFB was involved in providing funding for all three phases of this massive redevelopment effort and played a leadership role in assembling the financing package. In addition, in this most recent phase, the bank demonstrated flexibility in its construction loan terms by allowing the borrower to re-borrow a portion of the loan amount to enable the investor to increase the return through the late funding of the construction period purchase of tax credits. Located in a predominantly Latino neighborhood, this project is service-enhanced by offering English classes, GED classes, job training, after-school tutoring, computer training, a subsidized lunch program, youth leadership development, and other services. These and other CD loans made by WFB in this MSA represented a significant allocation of resources to meet important community needs.

SAN DIEGO MSA: WFB's community development lending had a positive impact on the bank's lending performance in the San Diego MSA. During the evaluation period, the bank originated 25 community development loans totaling more than \$134 million. About 54% of these CD loans financed affordable housing needs, 38% financed stabilization and revitalization needs, 7% financed organizations providing community services, and 1% financed economic development needs. The affordable housing loans created more than 580 LMI housing units within the MSA, including projects targeted at senior citizens.

The largest CD loan is a \$35 million line of credit made to an organization which partners with an affiliated private foundation, banks, a CDFI, nonprofits, government entities, and community groups to redevelop under-invested areas in southeastern San Diego. This organization promotes a variety of neighborhood strengthening activities, including the creation and growth of local small businesses by providing them grants, lines of credit, technical assistance, organizational support, and other assistance. The organization also channels as much work as possible to small, community-based businesses, including women- and minority-owned businesses. WFB's loan was used primarily to help fund the redevelopment of an abandoned plant site and adjacent vacant land into a mixed use commercial, cultural, and

educational center located in a low-income census tract, in a federally designated Enterprise Zone. There had been no new development in this area in over ten years, and no grocery store in more than thirty years. The project includes a WFB branch and a grocery store and is expected to create at least 360 construction jobs and as many as 1,800 permanent jobs once it is completed. The spin-off effect from it fully affects surrounding neighborhoods because the project includes programs for small local contractors to perform part of the work and builds business skills by managing small sub-projects and the associated lines of credit that fund the work. WFB utilized interest rate concessions and flexible underwriting standards in this credit facility, including concessionary rates for some leases to enable concessionary rental rates that would help entice occupants. In addition to this CD loan, WFB used investments and grants in this organization to provide multi-faceted support to an organization and its cornerstone project that will have a significant positive impact on the community. This and other CD loans made by the bank in this MSA represented a significant allocation of resources to meet important community needs.

SAN FRANCISCO: WFB's community development lending had a positive impact on the bank's lending performance in the San Francisco MSA. During the evaluation period, the bank originated 66 community development loans totaling more than \$110 million. About 67% of these loans financed affordable housing needs, 30% financed organizations providing community services, and 3% financed economic development needs. The affordable housing loans created more than 750 LMI housing units within the MSA, including housing targeted at persons with special needs, senior citizens, and first time homebuyers.

WFB made a \$9 million bridge loan to a neighborhood development corporation to finance the acquisition of an old hotel and renovate it into a 178-unit affordable housing project. A for-profit developer had acquired the property in order to upgrade it and increase rents to market rates. However, bank financing in partnership with the efforts of the nonprofit neighborhood development corporation and the Mayor's Office of Housing succeeded in preserving the property for affordable housing use. In addition to keeping rents affordable, forty-four of the units will be designated for HUD Section 8 housing subsidies. The property is located in the low-income Tenderloin District, which has a high concentration of homeless persons and addicts. The property is service-enhanced, with two on-site social workers. Tenants are eligible and encouraged to participate in the various counseling and training programs offered by the neighborhood development corporation. The rehabilitation of the property is being done in stages in order to minimize the impact on existing tenants, and this approach presents special challenges and risks for the lender and the developer.

Another \$5.1 million loan financed construction of a 29-unit affordable housing project in the Tenderloin District of San Francisco, where seven units were designated for participation in the HUD Section 8 Certificate Program and the remaining units were restricted to occupants who earn 45% or less of the HUD

average median family income. WFB collaborated with the Mayor's Office of Housing, other financial institutions, and a nonprofit in the project. Multiple sources of funds for this project included grants, bank loans, LIHTCs, and AHP funds. WFB played a leadership role in this project by coordinating the structure and timing of the funding, as well as the collateral agreements for the various participants. In both of the affordable housing projects described above, WFB not only provided CD loans, but also used various combinations of investments, grants, and technical assistance in a multi-faceted approach to support the efforts of its nonprofit partners and bring the projects to fruition.

Product Innovation and Flexibility

WF uses flexible lending programs to enhance its efforts to meet the credit needs in its AAs, including those of LMI persons and businesses. The use of these programs enabled the bank to be more effective in meeting community needs for affordable home loans and loans to businesses. The National Homeownership Program, offered in partnership with Freddie Mac, allows LMI individuals who would not normally qualify, to obtain financing. The program is innovative in its underwriting and is not offered by other banks in the state. During the evaluation period, WFB originated 2,818 loans totaling \$556 million under this program in the state.

The bank created a special unit that administers subsidized affordable housing bonds and DAPs. The unit maintains an up-to-date database of available program and the underwriting criteria that are available on-line to mortgage originators and underwriters throughout the bank's market areas. The bank uses this information to assist customers by advising them of, and helping them to apply for, programs available to them. The unit was developed to increase the volume of loans under these programs that predominantly benefit LMI individuals and households. During the evaluation period WFB extended 1,456 bond loans, totaling over \$240 million under this program, and almost 2,000 DAP loans were used to assist customers purchase homes.

WFB participates in a collaborative effort with the National Community Reinvestment Coalition, the SBA, and other major banks to pilot an SBA program which focuses on minority- and women-owned businesses and businesses located in LMI communities. The SBA Community Express Program fills the gap between the regular SBA Express program and SBA 7(a) by offering a maximum loan amount of up to \$250,000. WFB refers small business customers who do not meet standard SBA criteria to local nonprofits, which in turn provide the needed guidance to qualify the borrower for the Community Express product, as well as ongoing technical assistance to after their loan closing. WFB originated 191 SBA Community Express loans totaling a little over \$23 million in California during this evaluation period.

The utilization of flexible lending programs, as well as a willingness to collaborate with government organizations and nonprofits in these programs, demonstrates

additional responsiveness to area credit needs and had a positive effect on the bank's overall performance under the lending test.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Bakersfield, Fresno, Merced, Modesto, Redding, Riverside-San Bernardino, Sacramento, San Luis Obispo, Santa Barbara, Santa Cruz-Watsonville, Santa Rosa, Stockton-Lodi, Vallejo-Fairfield-Napa, Ventura, and Visalia MSAs and the Greater Rural California AA is not inconsistent with the bank's overall excellent performance in the state. Performance in the Chico-Paradise, San Jose, Yolo, and Yuba City MSAs is somewhat weaker than the overall excellent performance in the state. Performance in the Salinas MSA is significantly weaker. Weaker performance is generally due to a less favorable geographic and borrower distribution of small loans to businesses and home mortgage loans, as well as lower levels of CD loans. Performance in the limited scope AAs did not influence the Lending Test rating in California.

INVESTMENT TEST

WFB's Investment Test performance in California is rated Outstanding. Based on full-scope reviews, the bank's performance in the Los Angeles-Long Beach and San Diego MSAs is excellent. Performance in the Oakland, Orange County, and San Francisco MSAs is good. Performance in the limited-scope AAs did not influence the overall Investment Test rating for California.

Our analysis considered the volume of the bank's qualified investments, the complexity of the transactions, and leadership attributes. Some of WFB's investments demonstrate elements of leadership and innovation. In some cases, different parts of the bank, such as Wells Fargo Home Mortgage, the Foundation, and the Wells Fargo CDC, collaborated to deliver a coordinated menu of CD investments, loans, and services to selected nonprofits to assist in the creation of community development projects. The enhanced impact of this approach was included in our analysis of Investment Test performance. Also included in our analysis were current period statewide investments in an SBIC and five different loan funds. We gave favorable consideration to significant levels of unfunded commitments in several AAs with regard to the bank's investment activity and capacity.

Within the context of the opportunities and resources available, WFB's performance is considered excellent by participating in a level of investments that is responsive to a wide variety of important community development needs. During the evaluation period, WFB funded 4,038 investments, benefiting in excess of 2,000 different entities that meet community development needs in the AAs.

Conclusions for Areas Receiving Full-Scope Reviews

Refer to Table 14 in the State of California section of Appendix D for the facts and data used to evaluate the bank's performance under the Investment Test.

LOS ANGELES-LONG BEACH MSA: WFB's Investment Test performance in the Los Angeles-Long Beach MSA is excellent. WFB made 1,038 new investments in the MSA totaling more than \$89 million benefiting more than 560 organizations. Prior period investment balances total another \$10 million.

WFB's investments in CDFIs, revolving loan funds, LISC, LIHTCs, CRA targeted municipal bonds, revolving loan funds, CDCs, nonprofits, a GNMA security, MBS, grants, and donations provided financing for more than 12 different single-family and multi-family housing projects, three senior living centers, shelters for the homeless, and other kinds of CD initiatives. More than 80% of the bank's larger dollar investment transactions in this MSA went to finance affordable housing, the AA's primary need, followed by economic development. Equity investments and low-income housing tax credits were the predominant investment vehicles. Other investments consisted primarily of grants and donations to local or regional organizations supporting various community development initiatives.

One of the bank's largest investments in California is a \$15 million investment in a private equity fund for construction and development of retail, commercial, industrial, multifamily, and select single housing opportunities in and adjacent to LMI communities. Almost \$2.4 million of that investment benefits the Los Angeles-Long Beach MSA, and varying amounts benefit the San Diego, Orange County, and Ventura MSAs. The focus of this fund, in which WFB is the lead bank investor, is on economic revitalization of LMI areas in central cities and older suburbs, with the long term goal of enhancing business opportunities, job creation, and affordable housing.

WFB made a number of investments in amounts between \$150 thousand and \$500 thousand in nonprofits that produce or preserve affordable housing, provide service enriched affordable housing, provide affordable rental units for LMI senior citizens, and provide technical assistance and other support for small businesses. Some of these investments met the important need for predevelopment funding of projects, which is often the biggest hurdle nonprofits encounter in their work. In some of these investments, WFB partnered with nonprofits or government entities in order to focus its investment efforts on specific community needs and to amend the bank's normal investment procedures to fit specific situational requirements.

OAKLAND MSA: WFB's Investment Test performance in the Oakland MSA is good. WFB made 360 new investments in the MSA totaling more than \$18 million, which benefited about 205 different organizations. These investments helped finance at least seven different multi-family and single-family affordable housing projects, shelters for the homeless, and an affordable housing project for senior citizens. Prior period investment balances total another \$4.6 million, and the 16 prior period

and current period statewide investments benefit this MSA, as well. A high level of unfunded commitments, at \$10.5 million, reflects favorably upon the bank's ongoing capacity and responsiveness to support CD initiatives in this MSA.

The bank's investments in the Oakland MSA include \$3 million to an entity focused on providing capital toward affordable housing in six bay area counties, with a primary emphasis on the City of Oakland. These funds target revitalization of low-income neighborhoods while supporting the skills and resources of not-for-profit affordable housing developers.

In another investment, WFB provided \$500,000 toward a city program that acquires and develops, through not-for-profit intermediaries, affordable single-family housing in LMI communities within the City of Richmond. This innovative, five-year program is focused on providing housing units on vacant, abandoned, or blighted properties in developed neighborhoods and to make them available for resale to LMI households. The program also has a first-time homebuyer-counseling component. WFB is the sole financial institution to respond to the City of Richmond's solicitation for investment in this program. WFB's funds are combined with city resources and grants to finance the difficult acquisition/predevelopment cost stage for each property, and are recycled into the program when construction financing occurs. In this way, it is estimated that WFB's investment can help fund acquisition and development of 30-35 affordable single-family homes annually.

Virtually all of the bank's larger current period investment transactions went to affordable housing causes in the Oakland MSA, the AA's primary need. LIHTCs and equity investments comprised most of the investment type transactions. Other investments consisted primarily of grants and donations to local or regional organizations supporting various community development initiatives.

ORANGE COUNTY MSA: WFB's Investment Test performance in the Orange County MSA is good. WFB made 400 new investments totaling more than \$20 million, which benefited about 218 different organizations. In addition, prior period investments total \$1 million. The 16 statewide investment transactions benefit this MSA as well.

The bank's investments in the Orange County MSA include a \$1 million equity investment and placed deposits in a CDFI whose mission is to transform declining neighborhoods and provide services to first time LMI homebuyers with down payment, closing cost, and loan qualification assistance. WFB's involvement led to an accommodating structure that provides predevelopment capital to developers building affordable housing while helping first time homebuyers with access to low-cost financing. WFB was also the first bank to invest in this multi-layered investment vehicle. This is another example where the bank's coordinated, multifaceted involvement with an organization through an equity investment, a placed deposit, mortgage referrals, technical assistance, and home ownership seminars enhance the overall impact of the bank's work with this organization.

Nearly all of the bank's larger investments went to affordable housing causes, the AA's primary need, followed by economic development. Nearly half of these investment types were in the form of LIHTCs, followed by equity investments. The bank's investments helped fund at least nine different multi-family and single-family affordable housing projects, homeless shelters, and day care centers. Other investments consisted primarily of grants and donations to local or regional organizations supporting various community development initiatives.

SAN DIEGO MSA: WFB's Investment Test performance in the San Diego MSA is excellent. WFB made 406 investments in the MSA totaling more than \$37 million, which benefited about 219 different organizations. In addition, prior period investments totaled another \$3.3 million. The 16 statewide investments also benefit this MSA.

WFB's investments in the San Diego MSA included a \$15 million New Markets Tax Credit (NMTC) from an entity that focuses on redevelopment projects in cities and older suburbs. WFB was the first investor and is the lead investor in this fund, which helped finance a project located in a low-income geography that is in a designated State Enterprise Zone and a Federal Enterprise Community. WFB facilitated the project by making funding concessions to the developer, and fostering a structure of flexible lease underwriting and concessionary rents with the tenants. In this manner, WFB demonstrated leadership and innovation in this large investment. In addition, the bank provided \$500,000 to a not-for-profit entity based in San Diego whose mission is to develop affordable housing, create home-ownership opportunities, and provide community-based financial education to LMI communities throughout San Diego County. The bank's proceeds helped capitalize a fund directed at predevelopment and land acquisition for affordable housing initiatives. WFB was the first and largest investor in this fund.

About 69% of the bank's larger investment transactions went to finance economic development, an important need in the MSA, as evidenced by the existence of State and Federal Enterprise Zones. About 28% of investments financed affordable housing, another important need in this MSA, and the remainder financed provision of community services. The bank's investments helped fund at least seven different affordable housing projects, homeless shelters, food banks, a clinic, a community center for senior citizens, and other CD activities. Nearly half of the numbers of these investment types were in the form of low-income housing tax credits, followed by equity investments. Other investments consisted primarily of grants and donations to local or regional organizations supporting various community development initiatives.

SAN FRANCISCO MSA: WFB's Investment Test performance in the San Francisco MSA is good. WFB made 539 new investments in the MSA totaling almost \$30 million, which benefited about 307 different organizations. Prior period investment balances total another \$12.4 million and the 16 statewide investments that benefit

this MSA reflect favorably upon WFB's ongoing capacity and responsiveness to support CD initiatives in this MSA. During this evaluation period, WFB received an award from the Mayor's Office of Community Development for its support of affordable housing and small business initiatives in San Francisco, which reflects the bank's good performance in this MSA.

A little over half of the bank's larger investment transactions went to affordable housing causes, one of the MSA's primary needs, followed by economic development. Equity investments and low-income housing tax credits were the predominant investment vehicles. These investments helped fund at least 18 different multi-family and single-family affordable housing projects, homeless shelters, centers for LMI senior citizens, a micro-enterprise loan fund, and other CD initiatives. Other qualified investments consisted primarily of grants and donations to local or regional organizations supporting various community development initiatives.

WFB's investments in the San Francisco MSA include \$7.5 million to a private equity fund that supports mid-to-late stage growth companies in technology, healthcare, and specialty consumer goods companies located in targeted LMI San Francisco Bay area neighborhoods. The purpose is to spur business opportunities in LMI areas and job growth for LMI individuals. WFB took the lead in this initiative by being the first and largest participant in this fund. The bank also helped secure financial commitments from other institutions, and a bank employee serves as an advisory board member.

In 2003, WFB invested \$500,000 in a program designed to revitalize the city's neighborhood commercial corridors. Coordination with city government was conducted to identify and provide funding arrangements to eligible businesses. For the transaction to occur, WFB amended its investment policies and was the only private capital investor in the program. WFB also invested \$500,000 in a San Francisco based CDC whose mission is to help provide affordable housing and enhance the quality of life for low-income residents in San Francisco's Chinatown, North Beach, and Tenderloin neighborhoods. Overall, this CDC helped build over 2,200 units of affordable housing and provide supportive services to 1,500 low-income citizens, many of whom were previously homeless. This investment is an example of where different parts of WFB collaborated to provide this CDC with multifaceted financial and technical assistance to maximize the impact of the bank's work with this organization.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, WFB's Investment Test performance in the Bakersfield, Chico-Paradise, Fresno, Merced, Modesto, Redding, Sacramento, Salinas, San Luis Obispo, Santa Barbara, Santa Cruz-Watsonville, Santa Rosa, Stockton-Lodi, Ventura, Visalia, Yolo, and Yuba City MSA AAs, as well as the combined Greater Rural AA, was weaker than the bank's overall performance under

the Investment Test for California. This is primarily due to a lower level of investments in relation to available resources. The bank's performance in the Riverside-San Bernardino, San Jose, and Vallejo-Fairfield-Napa MSAs is consistent with the bank's overall performance under the Investment Test for California. This is primarily due to a high level of investments in relation to available resources. However, performance in the limited-scope areas did not significantly influence the overall rating for the state.

SERVICE TEST

WFB's Service Test performance in California is rated Outstanding. Based on full-scope reviews and considering the effect of bordering branches as described below, performance is excellent in the Oakland MSA and San Francisco MSAs. Performance is good in the Orange County, Los Angeles-Long Beach, and San Diego MSAs. Performance in limited-scope AAs had an overall positive impact Service Test rating for California.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services

Refer to Table 15 in the State of California section of the Appendix for the facts and data used to evaluate the distribution of the bank's delivery system and branch openings and closings.

The analysis of WFB's distribution of branches primarily focused on the geographic distribution of the branch by income level of the area. However, the analysis also considered the bank's branches that border LMI geographies (see the discussion of bordering branches in the Ratings section of the Description of Evaluation Process in this document).

WFB provides banking services that are accessible to essentially all portions of the bank's AAs. WFB's delivery systems have excellent accessibility to census geographies and individuals in the Oakland and San Francisco MSAs, good accessibility in the Los Angeles-Long Beach and San Diego MSAs and adequate accessibility in the Orange County MSA. Alternate delivery systems help accessibility throughout all geographies. However, WFB did not have demographic information on the effect these systems had on improving services to LMI areas or individuals. Therefore, we could not place significant weight on the systems when drawing our conclusion. Branch opening and closing activity in LMI areas did not have an impact on the overall evaluation of Service Test performance in California, but did affect the evaluation in some individual MSAs.

WFB offers an extensive array of credit and deposit banking products to serve individuals, households, small businesses, and small farms. See the Lending Test

for the impact of the credit products on LMI geographies or borrowers. The bank also offers a full range of alternative delivery systems including ATMs, banking by phone or mail, and 24/7 on-line Internet banking. These options give the bank's customers an opportunity to choose the method of banking that suits them best. During this evaluation period, WFB also began accepting Mexican Matricula Consular identification for opening new banking accounts. This practice, in conjunction with its low-fee InterCuenta Express wire transfer services to Mexico, enhanced service to the traditionally un-banked Hispanic population. Furthermore, WFB also launched a Spanish language version of its website, becoming the first major bank to offer an online financial literacy program in Spanish in most of its markets. WFB was the first large national bank to offer these services in this MSA.

WFB's business hours were comparable among all locations regardless of the income level of the geography. There were no major inconsistencies between branches in this regard.

LOS ANGELES-LONG BEACH MSA: WFB's service delivery systems in the Los Angeles–Long Beach MSA provided good accessibility to all portions of the bank's MSA. WFB's distribution of branches in low-income geographies is somewhat below to the population distribution but near to the population distribution when considering the bordering branch. WFB's distribution of branches in moderate-income geographies is significantly below the population distribution but somewhat below the population distribution when considering the bordering branches. One bordering branch increased the accessibility of banking services to low-income geographies and 12 of these branches added to the accessibility of services to moderate-income geographies.

Branch opening and closing activity was low in this MSA, but did have a positive effect upon the MSA evaluation of bank performance. During the evaluation period, WFB opened one branch in a moderate-income geography whose location was specifically targeted to deliver services to an under banked area. This opening occurred in the predominantly Hispanic community of Pacoima, where there is a heavy concentration of Mexican immigrant families with inadequate access to banking services. The branch was designed to incorporate cultural features intended to appeal to the local community, and product and service materials are bilingual, all of which enhances the service delivery package.

OAKLAND MSA: WFB's service delivery systems in the Oakland MSA provided excellent accessibility of services to all portions of the MSA. The bank's distribution of branches by income level of geography exceeded the population distribution in low-income geographies, and was near to the population distribution in moderate-income geographies. When considering bordering branches, WFB's distribution of branches is enhanced in moderate-income geographies. The bank has three bordering branches to moderate-income geographies that increase access to banking services.

WFB's branch opening and closing activity in this MSA had some negative impact upon the provision of services to moderate-income geographies, with a loss of two branches. Still, most of these sites had other WFB branches within reasonable proximity maintaining the bank's overall excellent accessibility to its retail banking services.

ORANGE COUNTY MSA: WFB's service delivery systems in the Orange County MSA provided adequate accessibility to all portions of the MSA. WFB has no branches in low-income geographies, while its distribution of branches in moderate-income geographies was near to the population distribution in moderate-income geographies. When considering bordering branches, WFB's distribution of branches is enhanced in moderate-income geographies. The bank has six bordering branches to moderate-income geographies that increase access to banking services.

WFB's branch opening and closing activity had some positive impact upon the provision of services to moderate-income geographies in the MSA, with an increase of one branch. This helped the bank maintain an overall adequate level of accessibility to its retail banking services.

SAN DIEGO MSA: WFB's service delivery systems in the San Diego MSA provided good accessibility to all portions of the MSA. WFB's distribution of branches by income level of geography was below the population distribution in low-income geographies, and was near to the population distribution in moderate-income geographies. When considering bordering branches, WFB's distribution of branches is enhanced in moderate-income geographies. The bank has five bordering branches that increase access to banking services in moderate-income geographies.

WFB's branch opening and closing activity had a positive impact upon the provision of services to moderate-income geographies, with an increase of three branches. Further, to enhance the bank's delivery of services to the MSA's traditionally under banked Hispanic and immigrant population, WFB opened a unique, limited service banking office across from the Mexican Consulate, called Wells Fargo Centro Hispano. The office is staffed with bilingual employees, and offers deposit accounts, debit cards, credit cards, InterCuenta Express money transfer accounts, financial information, and the Dinero Al Instante money transfer program for those persons without banking accounts. The location of this office helps low-income residents access the bank's financial services helping offset the bank's limited branch distribution in low-income geographies, and maintaining an overall good level of accessibility to its retail banking services.

SAN FRANCISCO MSA: WFB's service delivery systems in the San Francisco MSA are readily accessible to all portions of the AA. WFB's distribution of branches by income level of geography greatly exceeded the population distribution in low-income geographies, and was near to the population distribution in moderate-income

geographies. When considering bordering branches, WFB's distribution of branches is enhanced in LMI geographies. The bank has one bordering branch to low-income geographies and four to moderate-income geographies augmenting the accessibility of banking services.

In general, WFB's branch opening and closing activity had a positive impact upon the provision of banking services to LMI geographies, with an increase of three branches in low-income geographies and a loss of one branch in moderate-income geographies. During the evaluation period, WFB opened one branch in a low-income census tract which was specifically targeted to deliver services to an underbanked area. This opening occurred in the predominately African-American community of Bayview/Hunter's Point, one of the lowest income neighborhoods in San Francisco. The branch was designed to incorporate cultural features intended to appeal to the local community, enhancing the service delivery package. WFB exerted special effort in coordinating with community groups to establish this facility.

Community Development Services

During the evaluation period, the level of CD services WFB provided in the full-scope MSAs had an overall positive influence on the bank's Services Test performance in the state of California. WFB's level of CD services was excellent in the Los Angeles-Long Beach, Orange County, and San Francisco MSAs and good in the Oakland and San Diego MSAs.

The bank's CD services were evidenced by the volume of CD services; the unique nature of some of the services; and the leadership provided by WFB participants.

LOS ANGELES-LONG BEACH MSA: WFB's CD services had a significantly positive impact on the bank's Service Test performance in the Los Angeles-Long Beach MSA. WFB's high volume of services evidenced its responsiveness to the community's needs.

The bank had 210 different community development services that benefited approximately 91 different organizations. These services include participation as members on Boards of Directors, officers, teachers, council members, committee members, and advisors. In many cases, this participation was in the form of leadership positions in these organizations, by assuming officer and director responsibilities. These activities advised the groups on budgeting, financing, investing, project targeting, formulating policies and procedures, and developing training curriculums. Further enhancing these activities, bank employees conducted a number of general banking, homebuyer, and small business seminars.

Augmenting these services was WFB's Hands On Banking online financial literacy program. This bi-lingual program educates the public about general economic and banking principles and is available through the Internet and via CD-ROM disks

provided free of charge. This service is available to all residents of the MSA therefore the benefit to LMI residents was not readily ascertained.

Of note was the bank's lengthy work with local community groups and an Economic Development Corporation to lay the groundwork for the establishment of the Pacoima branch, which demonstrated leadership. This teamwork approach resulted in the establishment of a branch, and the resultant creation of jobs, in an under served Hispanic community in Los Angeles.

OAKLAND MSA: WFB's CD services had a positive impact on the bank's Service Test performance in the Oakland MSA. WFB's high volume of services evidenced its responsiveness to the community's needs.

The bank had 46 different CD services that benefited approximately 31 different organizations. In this MSA, Wells Fargo's CDC and Mortgage Lending line of business cooperated to deliver first time homebuyer seminars. In this work, they collaborated with a local association that assists LMI African American construction workers with credit repair, homebuyer education, and affordable housing. In addition, in this MSA the bank operates a mobile technology center called The Wells Fargo eBus. This facility is outfitted with satellite Internet access and 30 computer stations. WFB partners with a local community college foundation to use the eBus to deliver training in basic computer skills, use of the Internet, and financial literacy primarily to LMI neighborhoods.

ORANGE COUNTY MSA: WFB's CD services had a significantly positive impact on the bank's Service Test performance in the Orange County MSA. WFB reported 188 different community development services that benefited approximately 56 different organizations that were responsive to the community's needs. In addition to the general kinds of CD services discussed above, in this AA a WFB employee worked with a CDFI to facilitate renewal of the bank's investment in this entity that provides funding for affordable housing, community development, and other unmet credit needs. A WFB employee worked in the Board of Directors of another entity that specializes in collaborating with local redevelopment agencies to create housing, half of which is affordable for LMI families. The WFB employee facilitated the provision of the bank's credit products to this entity, and helped with review and approval of new projects and formulation of the annual business plan. In addition, WFB is the only bank to have an employee serve on the Board of Directors of a corporation that specializes in providing technical support, mentoring, and access to capital for small businesses. In addition to the direction provided to the organization in that capacity, the bank employee facilitated the provision of a grant from WFB to support the corporation's new Technical Assistance program, which has provided training to over 130 different entrepreneurs.

SAN DIEGO MSA: WFB's CD services had a positive impact on the bank's Service Test performance in the San Diego MSA. The bank had 67 community development services that benefited approximately 46 different organizations that were

responsive to the community's needs. Employees of WFB worked in partnership with the Consulate General of Mexico to help Hispanics gain greater access to financial services. WFB's acceptance of the Matricula Consular identification card to open accounts is one example of a positive outcome. Another example of that partnership working to benefit Hispanics is WFB's participation in the Mobile Consulate events, where representatives of the bank travel with consulate personnel to different communities in the San Diego area to perform financial education and outreach activities. These kinds of activities enhance the performance of the bank's Centro Hispano office in San Diego which was specifically designed to reach the under served Hispanic population.

SAN FRANCISCO MSA: WFB's CD services had a significantly positive impact on the bank's Service Test performance in the San Francisco MSA. The bank had 146 CD services that benefited approximately 38 different organizations that were responsive to the community's needs. In this MSA, the bank focused significant effort on delivery of its educational programs in financial literacy, small business development, first time homebuyer, and money management for senior citizens. WFB collaborated with a local cultural service center to deliver small business development and financial literacy workshops to more than 200 Chinese Americans, primarily low-income immigrants, in Cantonese and Mandarin. The bank also held workshops targeted at low-income senior citizens to help them avoid elder financial abuse and predatory lending schemes. This work, along with the special effort expended to open the Bayview/Hunter's Point branch, helped to provide jobs and access to financial services to LMI persons and areas.

Conclusions for Areas Receiving Limited-Scope Reviews

WFB's performance in the limited-scope areas varied widely and did not influence the bank's overall Service Test Rating in California. In the Fresno, Merced, Modesto, Redding, Riverside-San Bernardino, San Jose, San Luis Obispo, Santa Cruz-Watsonville, Santa Rosa, Stockton-Lodi, Vallejo-Fairfield-Napa, Ventura, Visalia, and Yuba City MSAs and the Greater Rural California AA performance was not inconsistent with the overall Service Test performance for the state. In all other limited-scope areas, performance was weaker. This includes the Bakersfield, Chico-Paradise, Sacramento, Salinas, Santa Barbara, and Yolo MSAs. These determinations were based primarily upon distribution of branches to LMI geographies and record of opening and closing branches, although the provision of CD services did have a positive impact upon the bank's Service Test performance in the Fresno, Sacramento, and San Jose MSAs.

State of Colorado Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and among borrowers of different income levels throughout its AAs;
- WFB's excellent community development lending levels had a significantly positive impact within the state;
- WFB's investment volume reflects a good level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of the Institution's Operations in the State of Colorado

Of WFB's 28 state and multi-state rating areas, Colorado ranks fifth and accounts for 4.8% of the bank's total bank deposits, or \$11 billion as of June 30, 2003. WFB operates 127 branch offices in Colorado and has defined eight AAs, which cover 26 of the State's 63 counties and all of the MSAs. WFB is the largest banking institution in Colorado with 18% deposit market share. The bank's primary competitors include U.S. Bank, N.A., and World Savings Bank, F.S.B., with deposit market shares of 11% and 7%, respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations in Colorado. Refer to the Appendix A for details as well as a listing of WFB's AAs in Colorado. Also, refer to the market profile for the Denver MSA in the Appendix for detailed demographics and other performance context information.

WFB is a leader in utilizing SBA loans to meet the needs of small businesses in its AAs. Through its SBA Lending Group the bank focuses on serving the small

business needs of borrowers who do not qualify for conventional bank loans. This national business unit offers SBA government loan programs including 7(a), 504, SBA Express, and Low Doc. These programs use flexible underwriting such as streamlined documentation, high loan-to-value, high debt-to-income, longer repayment terms, and others. During the evaluation period, the bank originated 579 SBA loans totaling \$141 million in Colorado.

In addition, small business owners benefit from WFB's method of granting loans in amounts between \$5,000 and \$100,000. WFB's Business Direct product uses the bank's proprietary credit-scoring model, coupled with direct mail marketing, to target small businesses. The streamlined application, minimal documentation, and rapid reply process includes a one-page fax application for an unsecured small business line of credit. Feedback from community groups in WFB AAs indicated that this product is well received in the small business community.

Selection of Area for Full-Scope Review

Of WFB's eight AA's in Colorado, the Denver MSA was selected for a full-scope review. This AA represents WFB's most significant market in the state. In addition, for purposes of analyzing performance and presenting data in this Evaluation, five non-MSA AAs have been combined under the Rural Colorado AA. Refer to Appendix A for additional information.

LENDING TEST

Lending Test performance in Colorado is rated Outstanding. Based on a full-scope review, performance in the Denver MSA is excellent. Performance in limited-scope AAs did not influence the Lending Test rating for Colorado.

Conclusions for Area Receiving Full-Scope Review

Lending Activity

Refer to Table 1 in the State of Colorado section of Appendix D for the facts and data used to evaluate the bank's lending activity.

WFB's lending activity in the Denver MSA reflects excellent overall responsiveness to credit needs. In this MSA, the top mortgage lender and seven of the ten top small business lenders are entities that do not take deposits from this AA to fund their operations. Yet, together these lenders made a much larger dollar volume of loans than did WFB in 2003, thus distorting the relationship between deposit taking and lending in this market. Within this context, market rank is given greater weight than market share in our evaluation. In the Denver MSA, WFB ranks first by dollar volume with a deposit market share of 20% as of June 30, 2003. The bank also ranks first in small loans to businesses by dollar volume, with a market share of over

15% in 2003. WFB ranks second for home mortgage loans and small loans to farms, with market shares of almost 11% and nearly 8%, respectively.

Within the context of the bank's overall lending activity, the volume of home improvement loans, multi-family loans, and small loans to farms was not sufficient to have a meaningful impact on Lending Test performance in the full-scope AA. Furthermore, these products were not emphasized in the bank's overall lending strategy. In the Greeley MSA and the Rural Colorado AA, where WFB made the most small farm loans, those loans still represented less than 4% of the bank's total reported loans by number. Similarly, in the Denver and Colorado Springs MSAs and the Rural Colorado AA, where WFB made the most home improvement loans, those loans represented less than 3% of total reported loans by number. Therefore, performance in those two loan categories was not analyzed in this State Rating Area. In all AAs, the volume of multifamily loans was negligible.

In the Denver MSA, WFB also made an excellent volume of CD loans, as discussed later.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2 through 5 in the State of Colorado section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

WFB's geographic distribution of home purchase loans within the Denver MSA is good. WFB's portion of loans made in low-income geographies are near to the percent of owner occupied units in those geographies, but the portion of loans made in moderate-income geographies is somewhat lower than the percent of owner occupied units. In addition, WFB's market share of home purchase loans in low-income geographies is somewhat below the bank's overall market share in the MSA, with performance in low-income geographies somewhat weaker in 2003 than in the 2001 and 2002 timeframe. WFB's market share of home purchase loans in moderate-income geographies is near to the bank's overall market share in the MSA.

As noted previously, the volume of home improvement lending in the Denver MSA was insignificant and did not play a meaningful role in the Lending Test evaluation.

WFB's geographic distribution of home refinance loans within the Denver MSA is adequate. WFB's portion of loans originated in LMI geographies is lower than the percent of owner occupied units within those geographies, with performance in moderate-income geographies somewhat stronger in 2003 than in the 2001 and 2002 timeframe. WFB's market share of home refinance loans in low-income geographies is somewhat lower than the bank's overall market share in the MSA,

with performance in 2003 somewhat weaker than in the 2001 and 2002 timeframe. The bank's market share in moderate-income geographies is near to its overall market share, with performance in 2003 somewhat stronger than in the 2001 and 2002 timeframe.

Small Loans to Businesses

Refer to Table 6 in the State of Colorado section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses in the Denver MSA is excellent. WFB's distribution of small loans to businesses in LMI geographies is near to the percent of businesses in like geographies. The bank's performance in low-income geographies was even stronger in the 2001 and 2002 timeframe than in 2003. WFB's market share of small loans to businesses in LMI geographies is near to overall market share of small business loans in the MSA, with even stronger performance in the 2001 and 2002 timeframe than in 2003 in both categories of geography.

Small Loans to Farms (not analyzed)

We reviewed WFB's reported small farm loan activity, however, the volumes were insufficient to draw accurate conclusions. Because the volume would have no impact on the lending rating in Colorado, it was not evaluated.

Multi-family Loans (not analyzed)

We reviewed WFB's geographic distribution of multi-family loan activity, however, the volumes were insufficient to draw accurate conclusions. Because the volume would have no impact on the lending rating in Colorado, it was not evaluated.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8 through 10 in the State of Colorado section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage originations/purchases.

It is important to note that housing costs in the Denver MSA have escalated rapidly, often at a faster pace than personal income levels. The result of this trend is that housing affordability is a significant obstacle for all lenders active in these markets, making it unusually difficult to achieve parity with demographic comparators. Therefore, our analysis considered the volume of lending created by all lenders within each income category. For this reason, in our analysis of borrower

distribution of home mortgage loans we placed greater emphasis on market share and WFB's ability to generate loans within the market segment as being a better indicator of the bank's performance.

WFB's distribution of home purchase loans by income level of borrower in the Denver MSA is excellent. WFB's portion of loans originated to low-income borrowers is lower than the percent of low-income families within the MSA. This attribute is affected by the affordability of housing discussed above. However, the bank's portion of loans made to moderate-income borrowers significantly exceeds the percent of moderate-income families within the MSA. WFB's market share of home purchase loans to LMI borrowers exceeds the bank's overall market share for this type of loan within the MSA.

Home improvement loan borrower distribution did not play a meaningful role in the Lending Test evaluation.

WFB's distribution of home refinance loans by income level of borrower in the Denver MSA is good. WFB's portion of loans originated to low-income borrowers is lower than the percent of low-income families within the MSA. This attribute is affected by the affordability of housing discussed above. However, the amount of loans originated to moderate-income borrowers exceeds the percent of moderate-income families. WFB's market share of loans to LMI families is near to its overall market share of home refinance loans within the MSA.

Small Loans to Businesses

Refer to Table 11 in the State of Colorado section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

WFB's distribution of loans to businesses by revenue size of businesses in the Denver MSA is excellent. The bank's percentage of loans to small businesses exceeds the percentage of small businesses in the MSA. In addition, the bank's market share of small loans to businesses also significantly exceeds its overall small business loan market share. The vast majority of WFB's small business lending is in smaller amounts.

Small Loans to Farms (not analyzed)

We reviewed WFB's reported small farm loans in the Denver MSA. Because the volume is so low, it would have no impact on the lending rating; therefore, it was not evaluated.

Community Development Lending

Refer to Table 1 in the State of Colorado section of Appendix D for the facts and data used to evaluate the bank's level of CD lending.

WFB's community development lending had a significantly positive impact on the bank's lending performance in the Denver MSA. During the evaluation period, the bank originated 97 community development loans totaling more than \$131 million. A large portion of these loans was for affordable housing, and created more than 1,080 LMI housing units within the MSA. The largest CD Loan provided funding for Phase 1 of a mixed-use redevelopment project on the site of a large, defunct shopping mall. The site is in a moderate-income census tract, in a state designated Enterprise Zone. Once all phases of this massive project are complete, as many as 1,000 permanent jobs will be created. The project itself is expected to create as many as 4,200 construction jobs, many of which will last for years. This is a complicated transaction involving multiple phases, a city Reinvestment Authority, complex underwriting and monitoring, and multiple parties. The funding of this project and WFB's other CD lending activity was highly responsive to community needs.

In addition, a WFB employee leveraged off of the bank's lending relationship to play a strong leadership role in a community housing development corporation that specializes in providing affordable housing targeted at families that earn between 40% and 80% of the area average median family income. The employee facilitated bank loans to this nonprofit that financed the purchase and rehabilitation of six HUD-foreclosed homes that were resold to LMI families. This organization also collaborates with the Enterprise Foundation, local banks, and other nonprofits to create, rehabilitate, and resell or manage affordable housing.

Product Innovation and Flexibility

WF uses flexible lending programs to enhance its efforts to meet the credit needs in its AAs, including those of LMI persons and businesses. The use of these programs enabled the bank to be more effective in meeting community needs for affordable home loans and loans to businesses. The National Homeownership Program, offered in partnership with Freddie Mac, allows LMI applicants who would not normally qualify, to obtain financing. The program is innovative in its underwriting and is not offered by other banks in the state. During the evaluation period, WFB originated 629 loans totaling \$107 million under this program in the state.

WFB also created a special unit that administers subsidized affordable housing bonds and DAPs. The unit maintains an up-to-date database of available program and the underwriting criteria that are available on-line to mortgage originators and underwriters throughout the bank's market areas. The bank uses this information to assist customers by advising them of, and helping them to apply for, programs available to them. The unit was developed to increase the volume of loans under these programs that predominantly benefit LMI individuals and households. During the evaluation period, WFB extended 466 bond loans totaling over \$61 million under the program.

WFB also offers flexible mortgage products to LMI applicants under the Community Development Mortgage Program (CDMP) suite of products in select markets. These products are funded by WFHM to be held in portfolio. Since these programs provide generous underwriting and do not require Private Mortgage Insurance (PMI), they are not resalable in the secondary market. During the evaluation period, WFB originated 293 CDMP loans totaling almost \$39 million in Colorado.

The utilization of flexible lending programs demonstrates additional responsiveness to area credit needs and had a positive effect on the bank's overall performance under the lending test.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Boulder-Longmont, Colorado Springs, Grand Junction, Greeley, and Pueblo MSAs and the Rural Colorado AA is not inconsistent with the overall excellent performance in the state. Performance is weaker in the Fort Collins MSA. Weaker performance is mainly due to a less favorable geographic distribution of home purchase and refinance mortgage loans, weaker borrower distribution of home refinance mortgage loans, and a lower volume of CD loans, which was not sufficient to offset those weaknesses in distribution. Performance in the limited-scope AAs did not influence the overall Lending Test rating in Colorado.

INVESTMENT TEST

WFB's Investment Test performance in Colorado is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Denver MSA was excellent. However, performance in the limited-scope AAs was substantially below that in the Denver MSA and adversely influenced the Investment Test rating for Colorado. WFB funded 683 investments in the state from November 1, 1999, through September 30, 2004, which benefited approximately 360 different entities that meet community development needs in the AAs. This includes a \$2.5 million statewide investment in a SBIC. Within the context of the opportunities and resources available, this is considered an overall good level of investments that are responsive to a wide variety of important community development needs. There were no prior period investments in Colorado.

Conclusions for Area Receiving Full-Scope Review

Refer to Table 14 in the State of Colorado section of Appendix D for the facts and data used to evaluate the bank's performance under the Investment Test.

In the Denver MSA WFB made an excellent level of investments that are responsive to a wide variety of important community development needs. WFB made 270 new

investments totaling \$36.7 million. Almost 82% of the investments in the Denver MSA were targeted to affordable housing, 8% to organizations providing community services, 10% to economic development, and less than 1% to stabilization and revitalization activities.

Investments in loan pools, LIHTCs, municipal bonds, revolving loan funds, nonprofits, a GNMA security, a CDFI, a mutual housing association, grants, and donations provided financing for more than 13 different single-family and multi-family housing projects, shelters for the homeless, a home for abused/neglected minors, and a senior care center. Altogether, these projects provided more than 774 housing units to LMI households. WFB made a \$1 million investment plus grants to Rocky Mountain Mutual Housing Association, which is a nonprofit that develops, owns, and manages six affordable multi-family housing projects in the Denver MSA (and others in Colorado and Utah). This organization provides a housing option for individuals and families earning between \$7 and \$20 an hour, which falls in the LMI range for this MSA. The organization allows residence-focused governance to encourage the development of home-ownership skills, and it provides a variety of training and after-school programs to residents. WFB made a \$2 million investment plus grants to Mercy Housing Southwest, which operates and finances service-enriched affordable housing projects in the Denver MSA (and elsewhere in the Southwestern United States).

In addition, the bank made investments plus grants to at least two CDCs and two micro-enterprise loan funds that provided funding, technical assistance, training, and other support to area small businesses, including minority-owned businesses. These entities made over 157 loans and served more than 2,200 clients during this evaluation period. WFB has a longstanding involvement with one of the CDCs, and demonstrates leadership by being a significant initial investor; by continuing to be a leading investor; and by providing significant ongoing managerial and technical expertise to the CDC. Other investments consisted primarily of contributions to local or regional organizations providing stabilization and revitalization funding, medical services, eldercare, counseling, financial services, redevelopment funding, historical preservation funding, technical assistance, small business financing, food banks, emergency shelters for abused women and youth, homeless shelters, rehabilitation, job training, and other services to LMI areas or individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, WFB's Investment Test performance in the Boulder, Colorado Springs, Fort Collins, Grand Junction, Greeley, and Pueblo MSAs and the Greater Rural Colorado AA was not consistent with the bank's performance in the Denver MSA. In all of these assessment areas, the bank's performance was only adequate. This level of performance had an adverse influence on WFB's overall Investment Test performance in the state of Colorado. The bank's weaker performance is centered in a lower amount of qualified investments relative to its operations in the AAs. Other than the statewide investment, whose benefit was

proportionally allocated to all of the AAs, the largest investments in the limited-scope AAs consisted of three investments in MBS totaling \$898 thousand and an investment in a CDFI totaling \$563 thousand that benefited three of the AAs. These investments targeted affordable housing needs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, and financial services to LMI areas or individuals.

SERVICE TEST

WFB's performance under the Service Test is rated Outstanding. The bank's performance in the Denver MSA is excellent. Performance varied in the limited-scope AAs, but not to the extent, that it influenced the overall rating for the state. The bank's performance was characterized by an excellent distribution of branches that offer a broad menu of services that are accessible to all LMI individuals and areas. In addition, the bank had a generally good level of CD services that are responsive to area needs and demonstrate some elements of innovation and leadership. Further, the bank had a record of opening and closing branches that had no significant adverse impact on LMI individuals and areas.

Conclusions for Area Receiving Full-Scope Review

Retail Banking Services

Refer to Table 15 in the State of Colorado section of Appendix D for the facts and data used to evaluate the distribution of the bank's delivery system and branch openings and closings.

Our analysis of the bank's distribution of branches primarily focused on the geographic distribution of the branch by income level of the area. However, the analysis also considered the benefit that bordering branches had upon the accessibility of services to LMI census geographies. See the discussion on bordering branches in the Ratings section of the Description of the Evaluation Process comment in this report.

WFB's delivery systems have excellent accessibility to geographies and individuals in the Denver MSA. The bank's distribution of branches by income level of geography was greater than the population distribution in low-income geographies and lower than the population distribution in moderate-income geographies. WFB's bordering branches, as defined above, enhanced the distribution reflected in the tables in the appendix, significantly increasing residents' access to banking services in the moderate-income geographies. WFB's branch opening and closing activity in the MSA did result in a net loss of one branch in a moderate-income geography, but this had no significant impact on overall accessibility of banking services since there were other WFB branches within reasonable proximity.

WFB offers an extensive array of credit and deposit banking products to serve individuals, households, small businesses, and small farms. See the Lending Test for the impact of the credit products on LMI geographies or borrowers. The bank also offers a full range of alternative delivery systems including ATMs, banking by phone or mail, and 24/7 on-line Internet banking. These options give the bank's customers an opportunity to choose the method of banking that suits them best. However, WFB did not have demographic information on the effect these systems had on improving services to LMI areas or individuals. Therefore, we could not place significant weight on the systems when drawing our conclusion.

During this evaluation period, WFB began accepting Mexican Matricula Consular identification for opening new banking accounts. This practice, in conjunction with its low-fee InterCuenta Express wire transfer service to Mexico, enhanced service to the traditionally un-banked Hispanic population.

WFB's business hours were comparable among all locations regardless of the income level of the geography. There were no major inconsistencies between branches in this regard.

Community Development Services

WFB demonstrated an overall good level of community development services. The bank's CD services had a positive impact in the Denver MSA. We found them responsive to community needs. The provision of CD services in limited scope areas had little impact on the Service Test rating. WFB's performance was evidenced by the volume of its CD services; the unique nature of some of the services; and the leadership provided by WFB participants.

WFB participated in 109 different community development services that benefited 70 different organizations, including organizations that targeted LMI Hispanics. These services include participation as members on Boards of Directors, teachers, consultants, council members, committee members, and advisors. In many cases, this participation was in the form of leadership positions in these organizations, by assuming officer and director responsibilities. These activities advised the groups on budgeting, financing, investing, project targeting, formulating policies and procedures, and developing training curriculums. Further enhancing these activities, bank employees conducted a number of general banking, homebuyer, and small business seminars.

Augmenting these services was WFB's Hands On Banking online financial literacy program. This bi-lingual program educates the public about general economic and banking principles and is available through the Internet and via CD-ROM disks provided free of charge. This service is available to all residents of the MSA therefore the benefit to LMI residents was not readily ascertained.

In two instances, WFB partnered with local nonprofits to create a new program, or adapt an existing WFB program to fit local needs, that facilitate the provision of affordable housing, improve financial literacy of LMI individuals and households, and enhance access to financial services by LMI individuals and households. WFB also partners with a local nonprofit to offer Individual Development Accounts that are matched savings accounts designed to help the working poor build wealth to meet home purchase, small business, and educational needs.

Conclusion for Areas receiving Limited-Scope Reviews

Based on limited scope reviews, and considering the effect of bordering branches, WFB's branch distribution in the Colorado Springs, Grand Junction, Greeley, and Pueblo MSAs and the Rural Colorado AA was not inconsistent with its excellent performance in the full-scope AA. Performance was weaker in the Boulder-Longmont and Fort Collins-Loveland MSAs. Branch opening and closing activity had a neutral effect. Bordering branches had a positive impact on the evaluation of performance in the Greeley MSA and Rural Colorado AA. The provision of CD services had a positive effect upon the evaluation of bank performance in the Grand Junction MSA and Rural Colorado AA, and a neutral effect in the evaluation of performance in the other limited-scope AAs.

State of Texas Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- WFB's lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and excellent distribution among borrowers of different income levels throughout its AAs;
- WFB's community development lending levels that positively impacted performance within the state;
- WFB's investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services that shows good responsiveness to banking needs.

Description of the Institution's Operations in the State of Texas

Of WFB's 28 state and multi-state rating areas, Texas ranks second and accounts for 9.3% of total bank deposits, or \$21.2 billion as of June 30, 2003. WFB operates 491 branch offices and has defined 22 AAs in Texas, which include all of the state's counties and MSAs. WFB is the third largest banking institution in Texas with 8% of the deposit market share. Primary competitors include JP Morgan Chase Bank, Bank of America, N.A., and Bank One, N.A. with deposit market shares of 16%, 13%, and 7%, respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations in Texas. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in Texas. Also, refer to the market profiles for the Texas full-scope MSAs in Appendix B for detailed demographic and other performance context information.

The availability and affordability of housing stock in the full-scope AAs of Texas makes it difficult for lenders to reach demographic parity. In our evaluation of the WFB's home mortgage lending performance, we considered the affordability of

housing, the availability of affordable housing stock, and market dynamics including the market's total volume of lending and the number of significant competitors. We evaluated the affordability of housing using the data included in the MSA Market Profiles. Specifically, we considered median family income, median housing values, the number of owner occupied homes in LMI geographies, the average cost of mortgage financing during the evaluation period, the number of lending competitors active in LMI geographies, and the makeup of the market's lenders (banks, thrifts, or other mortgage lenders).

Median home values have increased dramatically over the years, ranging now from \$99,139 to over \$131,505 in the full-scope AAs. Further, poverty levels, which range from 9.52% to 12.34% in these AAs, add to the challenges of credit qualification for homeownership, particularly for low-income families.

As such, we placed the greatest emphasis on the bank's market share performance. Market share not only reflects the lenders relative strength in the market, but its ability to uniformly attract borrowers from all income levels. In addition, we modified our expectations in comparing the bank's performance to market demographics.

WFB is a leader in utilizing SBA loan programs to meet the needs of small businesses. Through its SBA Lending Group, WFB focuses on serving small business needs of borrowers who do not qualify for conventional bank loans. The national business unit offers SBA government loan programs including 7 (a), 504, SBA Express and Low Doc. WFB originated 974 SBA loans totaling \$208 million in Texas.

In addition, small business owners benefit from WFB's method of granting loans to businesses for loans between \$5,000 and \$100,000. WFB Business Direct uses its proprietary credit- scoring model, coupled with direct mail marketing, to target small businesses. The streamlined application, minimal documentation, and rapid reply process includes a one-page fax application for an unsecured small business line of credit. Feedback from community groups in WFB AAs in Texas indicated that these products were unique and well received in the small business community.

Selection of Areas for Full-Scope Review

Of WFB's 22 AAs in Texas, the Austin-San Marcos, Dallas, Fort Worth-Arlington, and Houston MSAs were selected for a full-scope review. These MSAs represent WFB's most significant markets and account for 57% of the bank's deposits, in Texas.

In addition, for the purpose of analyzing performance and presenting data in this evaluation, 13 non-MSA AAs have been combined under the Greater Rural Texas AA. Refer to Appendix A for additional information.

LENDING TEST

Lending Test performance in Texas is rated Outstanding. Based on a full scope review, performance in the Austin-San Marcos, Dallas, Fort Worth-Arlington, and Houston MSA is excellent. Performance in limited-scope AAs did not influence the Lending Test rating in Texas.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Table 1 in the State of Texas section of Appendix D for the facts and data used to evaluate the bank's lending activity.

AUSTIN-SAN MARCOS MSA: WFB's lending activity in the Austin-San Marcos MSA is excellent. WFB ranks first in HMDA lending within the MSA based on number and dollar volume of loans with market shares of approximately 14%. In addition, the bank's small business lending market share for deposit taking institutions ranks third in number with 9.8% of the market and ranks first in dollar volume. WFB leads the market with 17% of the deposits in the Austin-San Marcos MSA.

DALLAS MSA: WFB's lending activity in the Dallas MSA is excellent. Ranking eighth in its deposit market share, WFB ranks first in both number and dollar volume of HMDA loans within the MSA with approximately 13%. In addition, the bank's small business lending market share for deposit taking institutions ranks fifth in number with 5% of the market and ranks second in dollar volume. WFB's lending market shares for both HMDA and small businesses are substantially greater than its share of deposits at 3% in the Dallas MSA.

FORT WORTH-ARLINGTON MSA: WFB's lending activity in the Fort Worth-Arlington MSA is excellent. Ranking third in its deposit market share, the bank ranks third in number and first in dollar volume of HMDA loans within the MSA with approximately 13%. In addition, the bank's small business lending market for deposit taking institutions ranks third in number with 7% and first in dollar volume. WFB's deposit market share is near to its HMDA and small business market shares at 13% in the Fort Worth-Arlington MSA.

HOUSTON MSA: WFB's lending activity in the Houston MSA is excellent. Ranking third in its deposit market share, the bank ranks second in both number and dollar volume of HMDA loans within the MSA with approximately 11%. In addition, the bank's small business lending market for deposit taking institutions ranks third in number with 7.4% and second in dollar volume. WFB's lending market shares for both HMDA and small businesses are greater than its share of deposits at 7% in the Houston MSA.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2 through 5 in the State of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Our analysis considered the disparity between high housing costs and median family income in these MSAs, which significantly limits affordability.

AUSTIN-SAN MARCOS MSA: WFB's geographic distribution of home purchase loans within the Austin-San Marcos MSA is good. WFB is the leading lender in LMI geographies. The bank's level of lending activity is also reflected in its market share of LMI geographies, discussed below. The bank's portion of loans made in low-income geographies is lower than the percent of owner occupied units in these geographies, while the portion of loans the bank made in moderate-income geographies is well below the percent of owner occupied units in these geographies. However, the bank showed significant improvement in its performance, as 2003 distributions are significantly stronger than in the 2001 and 2002 timeframe. WFB's market share in low-income geographies exceeded its overall market share in the MSA and the bank's market share in moderate-income geographies is near to its overall market share in the MSA. The bank's market share performance in LMI geographies was also significantly stronger in 2003 than in the two prior years.

We reviewed WFB's home improvement loans and determined that it represented an insignificant volume of HMDA lending in the Austin-San Marcos MSA. Because it would have no impact on the lending rating, it was not analyzed.

WFB's geographic distribution of home refinance loans within the Austin-San Marcos MSA is good. Again, WFB is the leading lender in LMI geographies. The bank's level of lending activity is also reflected in its market share of LMI geographies, discussed below. WFB's portion of loans originated in LMI geographies is well below the percent of owner occupied units within like geographies. WFB's market share of home refinance loans in low-income geographies exceeds its overall market share within the MSA, with stronger performance in 2003 than in the 2001 and 2002 timeframe. In addition, WFB's market share of home purchase loans in moderate-income geographies is near to its overall market share in the MSA, again showing stronger performance in 2003 than in the 2001 and 2002 timeframe.

DALLAS MSA: WFB's geographic distribution of home purchase loans within the Dallas MSA is good. WFB is the leading lender in LMI geographies. The bank's level of lending activity is also reflected in its market share of LMI geographies, discussed below. Our analysis considered the age and poor condition of housing stock limiting the volume of affordable housing that qualifies for financing in much of the MSA. WFB's portion of loans made in LMI geographies is lower than the percent

of owner occupied units in like geographies. WFB's market share of home purchase loans in low-income geographies is somewhat below its overall market share within the MSA with stronger performance noted in the 2001 and 2002 timeframe than in 2003. However, WFB's market share of home purchase loans in moderate-income geographies exceeded its overall market share within the MSA throughout the evaluation period.

We reviewed home improvement loans and determined that it represented an insignificant volume of HMDA lending in the Dallas MSA. Because it would have no impact on the lending rating, it was not analyzed.

WFB's geographic distribution of home refinance loans within the Dallas MSA is good. Again, WFB is the leading lender in LMI geographies. The bank's level of lending activity is also reflected in its market share of LMI geographies, discussed below. Our analysis considered the age and poor condition of housing stock limiting the volume of affordable housing that qualifies for financing in much of the MSA. WFB's portion of loans originated in LMI geographies is significantly lower than the percent of owner occupied units within like geographies. WFB's market share of home refinance loans in low-income geographies is somewhat below its overall market share. However, WFB's market share of home refinance loans in moderate-income geographies exceeds its overall market share within the MSA. WFB's market share performance is considerably stronger in 2003 than in the 2001 and 2002 timeframe.

FORT WORTH-ARLINGTON MSA: WFB's geographic distribution of home purchase loans within the Fort Worth-Arlington MSA is good. WFB is the leading lender in LMI geographies. The bank's level of lending activity is also reflected in its market share of LMI geographies, discussed below. WFB's portion of loans made in low-income geographies is significantly lower than the percent of owner occupied units in like geographies. In moderate-income geographies, WFB's portion of loans is lower than the percent of owner-occupies units in like geographies. However, WFB's market share of home purchase loans in low-income geographies significantly exceeds its overall market share. WFB's market share of home purchase loans in moderate-income geographies exceeds its overall market share within the MSA. The bank's market share performance is stronger in 2003 than in the 2001 and 2002 timeframe.

We reviewed home improvement loans and determined that it represented an insignificant volume of HMDA lending in the Fort Worth-Arlington MSA. Because it would have no impact on the lending rating, it was not analyzed.

WFB's geographic distribution of home refinance loans within the Fort Worth-Arlington MSA is good. Again, WFB is the leading lender in LMI geographies. The bank's level of lending activity is also reflected in its market share of LMI geographies, discussed below. WFB's portion of loans originated in LMI geographies is significantly lower than the percent of owner occupied units within

like geographies over the evaluation period. However, WFB's market share of home refinance loans in LMI geographies exceeded its overall market share within the MSA in 2003. Further, the bank's market share performance is stronger in 2003 than in the 2001 and 2002 timeframe, particularly in low-income areas.

HOUSTON MSA: WFB's geographic distribution of home purchase loans within the Houston MSA is good. WFB is the leading lender in low-income geographies and second only to a non-bank mortgage company in moderate-income geographies. The bank's level of lending activity is also reflected in its market share of LMI geographies, discussed below. Our analysis considered the age and poor condition of housing stock limiting the volume of affordable housing that qualifies for financing in much of the MSA. WFB's portion of loans made in low-income geographies is near to the percent of owner occupied units in like geographies. The portion of loans made in moderate-income geographies is lower than the percent of owner occupied units in those geographies. WFB's market share of home purchase loans in low-income geographies significantly exceeded its overall market share in 2003 and substantially met its overall market share in the 2001 and 2002 timeframe. WFB's market share of home purchase loans in moderate-income geographies is near to its overall market share within the MSA over the evaluation period.

We reviewed home improvement loans and determined that it represented an insignificant volume of HMDA lending in Houston. Because it would have no impact on the lending rating, it was not analyzed.

WFB's geographic distribution of home refinance loans within the Houston MSA is good. Again, WFB is the leading lender in LMI geographies. The bank's level of lending activity is also reflected in its market share of LMI geographies, discussed below. Our analysis considered the age and poor condition of housing stock limiting the volume of affordable housing that qualifies for financing in much of the MSA. WFB's portion of loans originated in LMI geographies is significantly lower than the percent of owner occupied units within like geographies, particularly in the 2001 and 2002 timeframe. WFB's market share of home refinance loans in low-income geographies significantly exceeded its overall market share in 2003, although performance is not as strong in the 2001 and 2002 timeframe. WFB's market share of home refinance loans in moderate-income geographies is below its overall market share within the MSA, again showing stronger performance in 2003 than in the 2001 and 2002 timeframe.

Small Loans to Businesses

Refer to Table 6 in the State of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

AUSTIN-SAN MARCOS MSA: WFB's geographic distribution of small loans to businesses in the Austin-San Marcos MSA is excellent. WFB's portion of small

loans to businesses in low-income geographies is lower than the percent of businesses in like geographies. The bank's portion of small loans to businesses in moderate-income geographies is near to the percent of businesses in like geographies. WFB's market share of small loans to businesses in LMI geographies exceeds its overall market share of small business loans in the MSA. The bank's market share performance is stronger in LMI geographies in 2003 than in the 2001 and 2002 timeframe.

DALLAS MSA: WFB's geographic distribution of small loans to businesses in the Dallas MSA is excellent. WFB's portion of small loans to businesses in low-income geographies is somewhat below the percent of businesses in like geographies. The bank's portion of small loans to businesses in moderate-income geographies exceeds the percent of businesses in like geographies. WFB's market share of small loans to businesses in LMI geographies exceeded its overall market share of small business loans in the MSA. The bank's market share performance was stronger in 2003 than in the 2001 and 2002 timeframe.

FORT WORTH-ARLINGTON MSA: WFB's geographic distribution of small loans to businesses in the Fort Worth-Arlington MSA is excellent. WFB's portion of small loans to businesses in LMI geographies was near to the percent of businesses in like geographies with stronger performance in low-income geographies during the 2001 and 2002 timeframe. WFB's market share of small loans to businesses in low-income geographies significantly exceeded its overall market share of small business loans in the MSA. WFB's market share of small loans to businesses in moderate-income geographies exceeded its overall market share of small loans to businesses in the MSA, showing stronger performance in 2003 than in the 2001 and 2002 timeframe.

HOUSTON MSA: WFB's geographic distribution of small loans to businesses in the Houston MSA is excellent. WFB's portion of small loans to businesses in low-income geographies is near to the percent of businesses in like geographies. While the bank's portion of small loans to businesses in moderate-income geographies is somewhat below the percent of businesses in like geographies. WFB's market share of small loans to businesses in low-income geographies exceeded its overall market share of small business loans in the MSA. WFB's market share of small loans to businesses in moderate-income geographies is near to its overall market share of small business loans in the MSA. WFB's market share performance is stronger in 2003 than in the 2001 and 2002 timeframe.

Small Loans to Farms (not analyzed)

We reviewed WFB's reported small farm loans in the Austin-San Marcos, Dallas, Fort Worth-Arlington, and Houston MSAs. Because the volume is so low, it would have no impact on the lending rating; therefore, it was not evaluated.

Multi-Family Loans (not analyzed)

We reviewed the geographic distribution of WFB's multi-family loan activity, however, the volumes were insufficient to draw accurate conclusions. Because the volume would have no impact on the lending rating, it was not evaluated.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8 through 10 in the State of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage originations/purchases.

AUSTIN-SAN MARCOS MSA: WFB's distribution of home purchase loans by income level of borrower in the Austin-San Marcos MSA is excellent. In addition, WFB is the leading lender to LMI borrowers. The bank's level of lending activity is also reflected in its strong market share of LMI borrowers, discussed below. The bank's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families within the MSA. However, the portion of loans made to moderate-income borrowers significantly exceeds the percent of moderate-income families within the MSA. Our analysis also considered the disparity between rising housing costs and median family income in the MSA, which significantly limits affordability; this is reflected in the market share conclusions. WFB's market share of home purchase loans to low-income borrowers exceeded its overall market share for this type of loan, particularly in the 2001 and 2002 timeframe. WFB's market share of home purchase loans to moderate-income borrowers significantly exceeds WFB's overall market share for this type of loan within the MSA throughout the evaluation period.

We reviewed home improvement loans and determined that it represented an insignificant volume of HMDA lending in the Austin-San Marcos MSA. Because it would have no impact on the lending rating, it was not analyzed.

WFB's distribution of home refinance loans by income level of borrower in the Austin-San Marcos MSA is excellent. In addition, WFB is the leading lender to LMI borrowers. The bank's level of lending activity is also reflected in its strong market share of LMI borrowers, discussed below. The bank's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families within the MSA. However, the portion of loans WFB originated to moderate-income borrowers is somewhat below the percent of moderate-income families within the MSA. Our analysis also considered the disparity between rising housing costs and median family income in the MSA, which significantly limits affordability; this is reflected in the market share conclusions. WFB's market share of loans to low-income borrowers exceeded its overall market share of home refinance loans in 2003. WFB's market share of loans to moderate-income borrowers is near to its

overall market share of home refinance loans within the MSA. The bank's market share performance was somewhat weaker in the 2001 and 2002 timeframe to both LMI borrowers.

DALLAS MSA: WFB's distribution of home purchase loans by income level of borrower in the Dallas MSA is excellent. In addition, WFB is the leading lender to LMI borrowers. The bank's level of lending activity is also reflected in its strong market share of LMI borrowers, discussed below. Our analysis considered the age and poor condition of housing stock limiting the volume of affordable housing that qualifies for financing in much of the MSA. The bank's portion of loans originated to low-income borrowers is lower than the percent of low-income families within the MSA. However, WFB's portion of loans made to moderate-income borrowers significantly exceeds the percent of moderate-income families within the MSA. WFB's market share of home purchase loans to LMI borrowers significantly exceeds its overall market share for this type of loan within the MSA throughout the evaluation period.

We reviewed home improvement loans and determined that it represented an insignificant volume of HMDA lending in the Dallas MSA. Because it would have no impact on the lending rating, it was not analyzed.

WFB's distribution of home refinance loans by income level of borrower in the Dallas MSA is good. In addition, WFB is the leading lender to LMI borrowers. The bank's level of lending activity is also reflected in its strong market share of LMI borrowers, discussed below. Our analysis considered the age and poor condition of housing stock limiting the volume of affordable housing that qualifies for financing in much of the MSA. The bank's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families within the MSA. WFB's portion of loans originated to moderate-income borrowers is lower than the percent of moderate-income families within the MSA. The bank's distribution was weaker in the 2001 and 2002 timeframe. WFB's market share of loans to low-income families exceeds its overall market share of home refinance loans within the MSA. WFB's market share of loans to moderate-income families is somewhat below its overall market share of home refinance loans in the MSA. The bank's market share performance was somewhat weaker in 2001 and 2002 timeframe.

FORT WORTH-ARLINGTON MSA: WFB's distribution of home purchase loans by income level of borrower in the Fort Worth-Arlington MSA is excellent. In addition, WFB is the leading lender to LMI borrowers. The bank's level of lending activity is also reflected in its strong market share of LMI borrowers, discussed below. WFB's portion of loans originated to low-income borrowers is lower than the percent of low-income families within the MSA. However, WFB's portion of loans made to moderate-income borrowers significantly exceeds the percent of moderate-income families within the MSA. WFB's market share of home purchase loans to LMI borrowers significantly exceeds the bank's overall market share for this type of loan within the MSA.

We reviewed home improvement loans and determined that it represented an insignificant volume of HMDA lending in the Fort Worth-Arlington MSA. Because it would have no impact on the lending rating, it was not analyzed.

WFB's distribution of home refinance loans by income level of borrower in the Fort Worth-Arlington MSA is excellent. In addition, WFB is the leading lender to LMI borrowers. The bank's level of lending activity is also reflected in its strong market share of LMI borrowers, discussed below. The bank's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families within the MSA. The portion of loans WFB originated to moderate-income borrowers is somewhat lower than the percent of moderate-income families within the MSA. WFB's market share of loans to LMI families exceeded its overall market share of home refinance loans. While WFB exceeded its overall market share of loans to LMI families in 2003, the bank's performance in 2001 and 2002 timeframe was weaker.

HOUSTON MSA: WFB's distribution of home purchase loans by income level of borrower in the Houston MSA is excellent. In addition, WFB is second only to non-bank mortgage companies in lending to LMI borrowers. The bank's level of lending activity is also reflected in its strong market share of LMI borrowers, discussed below. Our analysis considered the age and poor condition of housing stock limiting the volume of affordable housing that qualifies for financing in much of the MSA. WFB's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families within the MSA. However, the portion of loans WFB made to moderate-income borrowers significantly exceeds the percent of moderate-income families within the MSA. WFB's market share of home purchase loans to LMI borrowers is near to the bank's overall market share for this type of loan within the MSA, although lending to low-income families was stronger in the 2001 and 2002 timeframe.

We reviewed home improvement loans and determined that it represented an insignificant volume of HMDA lending in the Houston MSA. Because it would have no impact on the lending rating, it was not analyzed.

WFB's distribution of home refinance loans by income level of borrower in the Houston MSA is good. In addition, WFB is the leading lender to low-income borrowers and was second only to a non-bank mortgage company in lending to moderate-income borrowers. The bank's level of lending activity is also reflected in its market share of LMI borrowers, discussed below. Our analysis considered the age and poor condition of housing stock limiting the volume of affordable housing that qualifies for financing in much of the MSA. The bank's portion of loans originated to low-income borrowers is significantly lower than the percent of low-income families within the MSA. The portion of loans WFB originated to moderate-income borrowers is lower than the percent of moderate-income families within the MSA. WFB's market share of loans to LMI families is below its overall market share

of home refinance loans within the MSA. The bank's market share performance in lending to low-income families was weaker in the 2001 and 2002 timeframe.

Small Loans to Businesses

Refer to Table 11 in the State of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

AUSTIN-SAN MARCOS MSA: WFB's distribution of small loans to small businesses (revenue of less than \$1 million) in the Austin-San Marcos MSA is excellent. WFB's percentage of loans to small businesses exceeds the percentage of small businesses in the MSA. WFB's market share of loans to small businesses significantly exceeds its overall business loan market share. The vast majority of WFB reported loans in the Austin-San Marcos MSA are in amounts of \$100 thousand or less.

DALLAS MSA: WFB's distribution of small loans to small businesses (revenue of less than \$1 million) in the Dallas MSA is excellent. WFB's percentage of loans to small businesses is near to the percentage of small businesses in the MSA. WFB's market share of loans to small businesses significantly exceeds its overall business loan market share. The vast majority of WFB reported loans in the Dallas MSA are in amounts of \$100 thousand or less.

FORT WORTH-ARLINGTON MSA: WFB's distribution of small loans to small businesses (revenue of less than \$1 million) in the Fort Worth-Arlington MSA is excellent. WFB's percentage of loans to small businesses is near to the percentage of small businesses in the MSA. WFB's market share of loans to small businesses significantly exceeds its overall business loan market share. The vast majority of WFB reported loans in Fort Worth-Arlington are in amounts of \$100 thousand or less.

HOUSTON MSA: WFB's distribution of small loans to small businesses (revenue of less than \$1 million) in the Houston MSA is excellent. WFB's percentage of loans to small businesses is near to the percentage of small businesses in the MSA. WFB's market share of small loans to businesses significantly exceeds its overall business loan market share. The vast majority of WFB reported loans in Houston are in amounts of \$100 thousand or less.

Small Loans to Farms (not analyzed)

We reviewed WFB's reported small farm loans in the Austin-San Marcos, Dallas, Fort Worth-Arlington, and Houston MSAs. Because the volume is so low, it would have no impact on the lending rating; therefore, it was not evaluated.

Community Development Lending

Refer to Table 1 in the State of Texas section of Appendix D for the facts and data used to evaluate the bank's level of CD lending.

AUSTIN-SAN MARCOS MSA: WFB's community development lending had a positive impact on the bank's lending performance in the Austin-San Marcos MSA. During the evaluation period, the bank originated 27 community development loans totaling \$16.5 million. Large portions of these loans were for affordable housing and created more than 82 LMI housing units within the MSA. For example, in 2004 WFB financed \$1.2 million of the construction costs to build a 33-unit multi-family affordable housing complex with set-aside units for the low- and very low-income families in Austin. Grants and loans obtained from other entities made the project viable and rents affordable, thereby responding to an identified need in the MSA.

DALLAS MSA: WFB's community development lending had a positive impact on the bank's lending performance in the Dallas MSA. The volume was significant in relation to WFB's resources in the AA. During the evaluation period, the bank originated 43 community development loans totaling \$34 million. Large portions of these loans were for affordable housing, an identified need in the AA, and created more than 557 LMI housing units within the MSA. For example, in 2000, WFB financed a \$206 thousand loan to a non-profit housing authority for the purchase of a 12-unit affordable housing development for LMI persons and families. Since that time, WFB has funded additional loans to the entity totaling \$2.2 million to acquire and rehabilitate single-family residences, many of which are government-foreclosed properties. A WFB team member serves as an officer and provides other technical assistance to the organization.

FORT WORTH-ARLINGTON MSA: WFB's community development lending had a positive impact on the bank's lending performance in the Fort Worth-Arlington MSA. The volume was significant in relation to WFB's resources in the AA. During the evaluation period, the bank originated 28 community development loans totaling \$29.4 million. Large portions of these loans were for affordable housing, an identified need in the AA, and created more than 987 LMI housing units within the MSA. For example, from 2001-2003 WFB funded three loans totaling \$10.3 million for the construction and semi-permanent financing of a retirement community. Fifty-two percent of the units are reserved for very low-, low- and moderate-income tenants. WFB also provided technical assistance to the organization to obtain grant funds for acquisition costs.

HOUSTON MSA: WFB's community development lending had a positive impact on the bank's lending performance in the Houston MSA. During the evaluation period, the bank originated 41 community development loans totaling \$47.5 million. Large portions of these loans were for affordable housing, an identified need in the AA, and created more than 678 LMI housing units within the MSA. For example, over a four-year period, WFB funded loans totaling \$11 million to acquire and redevelop a

shopping mall in a moderate-income blighted area. WFB lent the first \$3 million toward the total \$74 million development costs to demonstrate confidence in the project's completion. The renovation has successfully attracted large and small retail businesses and approximately 1,300 new jobs to the area,

Product Innovation and Flexibility

WFB uses flexible lending programs to enhance its efforts to meet the credit needs in its AAs in Texas, including those of LMI persons and businesses that are small. The use of these programs enabled the bank to be more effective in meeting community needs for affordable home loans and loans to businesses. The National Homeownership Program, offered in partnership with Freddie Mac, allows LMI individuals who would not normally qualify, to obtain financing. The program is innovative in its underwriting and is not offered by other banks in the state. During the evaluation period, WFB originated 3,396 loans totaling over \$343 million under this program in the state.

WFB also created a special unit that administers subsidized affordable housing bonds and DAPs. The continuously updated database allows the unit to help customers identify and apply for available assistance. During the evaluation period, WFB extended 421 bond loans totaling over \$58 million under this program and over 2,000 DAP loans were used to assist customers in purchasing homes.

WFB offers flexible mortgage products to LMI applicants under the Community Development Mortgage Program (CDMP) suite of products in select markets. These products are funded by WFHM to be held in its portfolio. Because of flexible underwriting features and not requiring Private Mortgage Insurance, the loans are not resalable in the secondary market. During the evaluation period, WFB originated 457 CDMP loans totaling \$42 million in Texas.

The utilization of flexible lending programs demonstrates additional responsiveness to area credit needs and had a positive effect on the bank's overall Lending Test performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Amarillo, Brownsville-Harlingen-San Benito, Bryan-College Station, Corpus Christi, El Paso, Lubbock, Odessa-Midland, San Angelo, San Antonio, Waco, and Wichita Falls MSAs, as well as in Greater Rural Texas, is not inconsistent with WFB's overall outstanding performance in Texas. Performance in all limited scope areas was enhanced by the volume and nature of community development loans.

Performance in the Beaumont-Port Arthur, Brazoria, Galveston-Texas City, Laredo, McAllen-Edinburg-Mission, and Victoria MSAs is weaker than the overall performance in the state. Weaker performance is largely due to a less favorable

distribution of home mortgage loans among geographies of different income levels. The Beaumont-Port Arthur, Brazoria, Galveston-Texas City, and Victoria MSAs, also showed a less favorable distribution of small business loans among geographies of different income levels. Performance in limited-scope AAs did not negatively influence the Lending Test rating in Texas.

INVESTMENT TEST

Investment Test performance in Texas is rated Outstanding. Based on a full-scope review, performance in the Dallas and Houston MSAs is excellent and performance in the Austin and Fort Worth-Arlington MSAs is good. The evaluation period for investments in Texas was from November 1, 1999 through September 30, 2004.

Conclusions for Areas Receiving Full-Scope Reviews

Refer to Table 14 in the State of Texas section of Appendix D for the facts and data used to evaluate the bank's level of qualified CD investments.

AUSTIN-SAN MARCOS: WFB's Investment Test performance in the Austin-San Marcos MSA is good. In this MSA, WFB made a good level of investments that are responsive to a wide variety of important CD needs. WFB made 82 new investments in the MSA totaling more than \$11 million. Affordable housing investments were dominant. Approximately 89% of the bank's investments in the MSA were centered in LIHTCs that benefited single-family and multi-family housing projects. In total 800 affordable housing units were developed for LMI households. Investments totaling \$1.1 million promoted economic development. The equity investments represented much smaller dollars but provided initial investment capital and micro-loans to Austin area businesses that have historically had difficulty obtaining traditional bank financing. In addition, more than \$730 thousand was donated to support operations and enable organizations to raise matching funds. For example, Wells Fargo Housing Foundation sponsored an Austin organization with a \$100 thousand donation to help increase low-income home ownership. Other investments totaling \$731 thousand consisted of donations to local or regional organizations providing community development, housing and financial services to LMI areas, small businesses or individuals.

DALLAS MSA: WFB's Investment Test performance in the Dallas MSA is excellent. In this MSA, WFB made an excellent level of investments that are responsive to a variety of important CD needs. WFB made 95 new investments in the MSA totaling more than \$25 million. As of the end of September 30, 2004, prior period investments totaled \$250 thousand. Ninety-four percent of the investment dollars in the Dallas MSA benefited affordable housing projects, \$13.8 million in the form of LIHTCs. Through the work of a WFB community development officer, an EQ2 investment was designed that would meet the local housing authority's regulatory requirements, thereby providing funds for pre-development and development costs

associated with affordable housing. In total 1,259 affordable housing units were developed for LMI households. The remainder of investment dollars promoted economic development by investing in revolving loan funds that benefited small businesses and created jobs in the Dallas MSA. Other investments totaling \$725 thousand consisted of donations to local or regional organizations providing community development, housing and financial services to LMI areas, small businesses or individuals.

FORT WORTH-ARLINGTON MSA: WFB's Investment Test performance in the Fort Worth-Arlington MSA is good. In this MSA, WFB made a good level of investments that are responsive to important CD needs. WFB made 96 new investments in the MSA totaling almost \$10 million, all of which benefited affordable housing. Prior period investments totaling \$346 thousand also benefited affordable housing. Approximately 43% of current investment dollars were in the form of LIHTCs. In addition, a DUS totaling \$4.7 million was used to construct a 168 unit affordable housing development located in Bedford. In total 478 affordable housing units were developed for LMI households. A \$250 thousand equity investment assisted a CDC that provides debt and equity financing to businesses with an emphasis on those located in LMI areas. Other investments totaling \$856 thousand consisted of donations to local or regional organizations providing community development, housing and financial services to LMI areas, small businesses or individuals.

HOUSTON MSA: WFB Investment Test performance in the Houston MSA is excellent. In this MSA, WFB made an excellent level of investments that are responsive to a variety of important CD needs. WFB made 290 new investments in the MSA totaling almost \$26 million. As of September 30, 2004, prior period investments totaled \$5 million, 66% of which consisted of LIHTCs. The largest volume of current investments in the Houston MSA totaled \$20.3 million and consisted of LIHTCs, with an additional \$6.5 million unfunded. Those projects provided 1,345 housing units to LMI households. Four investments totaling \$1.45 million were in CDFIs in the form of equity investments, loan funds, or zero-yield certificates of deposit for economic development and job creation in inner-city and LMI areas. CDFI investments targeted inner city, LMI communities, as well as the unbanked. WFB's involvement in these entities helped attract other investors, as well. WFB also invested in two MBS totaling more than \$1 million. Other investments totaling 275 in number and \$2.3 million in dollars consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

WFB 's statewide investments, totaling \$6.5 million in the current period and \$3.5 million in the prior period, enhance its performance in Texas. Most were equity investments or loan fund investments that provided loans and support services to micro businesses and others that have not had access to loans from traditional financing sources in the past.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, WFB's Investment Test performance in the Bryan-College Station, El Paso, Laredo, McAllen-Edinburg-Mission, San Antonio, and Victoria MSAs is not inconsistent with the bank's overall performance in the full-scope areas. WFB's investment in a rural development corporation allowed less restrictive funding requirements which enabled more small business lending to LMI borrowers in border towns.

WFB's Investment Test performance is weaker than in the full-scope areas in the Amarillo, Beaumont-Port Arthur, Brazoria, Brownsville-Harlingen-San Benito, Corpus Christi, Galveston-Texas City, Lubbock, Odessa-Midland, San Angelo, Waco, and Wichita Falls MSAs, as well as the non-MSA areas of Texas. Weaker performance is reflected in lower amounts of qualified investments, including donations, relative to the size of bank operations in the AAs. However, WFB provided leadership by starting two new multi bank CDCs in limited scope areas, which were the first in their respective communities. The bank's performance in these MSAs and non-MSA AAs did not influence the WFB's overall Investment Test rating in the state of Texas.

The largest investments in the limited-scope AAs consisted of 23 LIHTCs, 12 equity investments, 5 CDFI investments in loan funds, 2 MBS, 2 DUS and 1 QZAB municipal security. Unfunded commitments represented an additional \$11.4 million. A significant majority of the investments assisted in the development of affordable housing projects and rehabilitation of existing properties. Equity and CDFI investments promoted economic development by providing loan funds and financial services. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

SERVICE TEST

WFB's performance under the Service Test in Texas is rated "High Satisfactory". Based on full-scope review, WFB's performance in the Austin-San Marcos and Fort Worth-Arlington MSAs is excellent. The bank's performance in the Dallas and Houston MSAs is good. Performance was characterized by an overall good distribution of branches that offer abroad menu of services that are accessible to essentially all LMI individuals and areas, opening and closing activity that had a minimal impact on LMI areas, and community development services that enhanced performance in some of the full scope assessment areas.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services

Refer to Table 15 in the State of Texas section of Appendix D for the facts and data used to evaluate the distribution of the bank's delivery system and branch openings and closings.

The analysis of WFB's distribution of branches primarily focused on the geographic distribution of the branch by income level of the area. However, the analysis also showed that there were instances where a branch located in a middle- or upper-income census tract was actually right on the border with a low- or moderate-income tract; literally across the street in many cases, or within a city block on others. That middle- or upper-income branch provides accessibility of the bank's financial services to both income areas. Accordingly, the analysis considered the benefit these "bordering branches" provided to their respective communities.

WFB provides banking services, which are accessible to most portions of the bank's MSAs. Alternate delivery systems help accessibility throughout all tracts. WFB did not have demographic information on the use of these systems. Therefore, we could not place significant weight on the systems when drawing our conclusion.

AUSTIN-SAN MARCOS MSA: WFB's service delivery systems in the Austin-San Marcos MSA provide excellent access to geographies and individuals of different income levels. WFB's distribution of branches in low-income geographies exceeds the distribution of population in these geographies. The bank's distribution of branches in moderate-income geographies is near to the population distribution in these geographies. Two bordering branches, as defined above, enhanced the distribution that is reflected in the tables in the appendix, so that the distribution of branches in moderate-income geographies exceeded the population distribution. This significantly augments the residents' access to banking services.

DALLAS MSA: WFB's service delivery systems in the Dallas MSA provide good access to geographies and individuals of different income levels. WFB's distribution of branches in LMI geographies is below the population distribution in these geographies. Five bordering branches, as defined above, enhanced the branch distribution that is reflected in the tables in the appendix, so that the distribution in moderate-income tracts is near to the population distribution on these tracts. This significantly augments the residents' access to banking services.

FORT WORTH-ARLINGTON MSA: WFB's service delivery systems in the Fort Worth-Arlington MSA provide excellent access to geographies and individuals of different income levels. WFB's distribution of branches in LMI geographies is near to the population distribution in these geographies. One bordering branch, as defined above, enhanced the distribution that is reflected in the tables in the appendix, so that the distribution in moderate-income tracts is near to the population

distribution in these tracts. This significantly augments the residents' access to banking services.

HOUSTON MSA: WFB's service delivery systems in the Houston MSA provide adequate access to geographies and individuals of different income levels. WFB's distribution of branches in LMI geographies is below the population distribution. However, eight bordering branches, as defined above, enhanced the distribution that is reflected in the tables in the appendix, so that the distribution in moderate-income tracts is near to the population distribution. This significantly augments the residents' access to banking services.

WFB's opening and closing activity significantly affected the number of branches in Texas but had minimal impact on LMI areas as demonstrated by current branch distributions. During the evaluation period, within the four MSAs that received full-scope reviews WFB opened 40 branches and closed 50 branches. Of the total closures, 5 branches or 10% were in low-income areas, 8 branches or 16% were in moderate-income areas, and 37 branches or 74% were in middle- and upper-income areas. Two of the branch closings in low-income geographies were due to consolidations relating from a merger that created market overlap in the Fort Worth-Arlington MSA. A full service branch that was opened in a low-income area in Austin-San Marcos became an anchor for redevelopment. One or more branches were opened in moderate-income areas in Dallas, Fort Worth-Arlington and Houston MSAs.

WFB offers an extensive array of credit and deposit banking products. See the Lending Test for the impact of the credit products on LMI tracts or borrowers. The bank also offers a full range of alternative delivery systems including ATMs, banking by phone or mail, and 24/7 on-line Internet banking. These options give the bank's customers an opportunity to choose the method of banking that suits them best. During this evaluation period, WFB began accepting Mexican Matricula Consular identification for opening new banking accounts. This practice, in conjunction with its low-fee InterCuenta Express wire transfer service to Mexico, enhanced service to the traditionally unbanked Hispanic populations.

WFB's hours are comparable among all locations regardless of the income level of the geography in the full-scope review AAs. There were no major inconsistencies between branches in this regard.

Community Development Services

WFB demonstrated a good level of community development services in the Fort Worth-Arlington and Houston MSAs that had a positive influence on the bank's Service Test performance in these areas.

AUSTIN-SAN MARCOS MSA: WFB provided an adequate level of community development services to the Austin-San Marcos MSA. In 68 instances, the bank

provided services to organizations pursuing a variety of initiatives targeted at LMI areas and individuals. One-third of the services were financial education for students and adults. Other services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals. These include participation as members on 28 qualifying community group Boards of Directors or advisory teams for community development groups.

In this MSA, a WFB team member participated in the planning and development of a banking program for Spanish speaking immigrants. The development team designed and coordinated with key community organizations to deploy 23 WFB bankers as financial consultants. The Spanish language presentations included information on security, checking accounts, saving accounts, credit and the basic banking process and was delivered to unbanked immigrants throughout the Austin area. The Banca Facil program, which was active between January 2000 and March 2003, was a joint project with the Austin Police Department, Hispanic Chamber of Commerce, Texas Secretary of State, and the Mexican Consulate.

DALLAS MSA: WFB provided an adequate level of community development services to the Dallas MSA. In 117 instances, the bank provided services to organizations pursuing a variety of initiatives targeted at LMI areas and individuals. Most activities occurred in 2002. Eighty four percent of these services focused on financial education and literacy for students and adults. Other services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals. These include participation as members on 16 qualifying community group Boards of Directors or advisory teams for community development groups.

FORT WORTH-ARLINGTON MSA: WFB provided a good level of community development services to the Fort Worth-Arlington MSA. The bank's CD services had a positive impact in the MSA. In 256 instances, WFB bank provided services to organizations pursuing a variety of initiatives targeted at LMI areas and individuals. Seventy-seven percent of these services focused on financial education and literacy for students and adults. Other services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals. These include participation as members on 15 qualifying community group Boards of Directors or advisory teams for community development groups.

In this MSA, a WFB team member served on the board of directors of the Fort Worth Business Assistance Center (FWBAC) from January 2000 through December 2003. The team member provided technical assistance on financial matters and participated in fundraising activities. The FWBAC consists of 13 different service providers for small business development. Each provider offers assistance to the public at no charge. Assistance includes start-up counseling, help with business

plans, tax information, Small Business Administration and other financing options, a resource library, and a computer lab.

HOUSTON MSA: WFB provided a good level of community development services to the Houston MSA. The bank's CD services had a positive impact in the MSA. In 226 instances, bank provided services to organizations pursuing a variety of initiatives targeted at LMI areas and individuals. Eight-four percent of these services focused on financial education and literacy for students and adults. Other services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals. These include participation as members on 20 qualifying community group Boards of Directors or advisory teams for community development groups.

In this MSA, WFB team members assisted the Houston Asset Building Coalition (HABC) in 2003. The 30 WFB staff conducted Money Management workshops to low-income individuals while they waited to have their income taxes prepared at no cost by the Mayor's Office. Topics included creation of a budget, how to open bank accounts, applying for a loan and establishing credit. HABC is a community-based partnership between the City of Houston Mayor's Citizens' Assistance Office, Internal Revenue Service, financial institutions, social service agencies, faith-based organizations, educational institutions, federal, county, and city government entities, local businesses, and community organizations.

Highlights of WFB's Community Development Service activities that benefited multiple AAs include the following:

In the Dallas and Fort Worth-Arlington MSAs, 26 WFB team members were involved in the Seguridad Bancaria (Community Banking for Safety) program in 2002. The program is led by the Dallas-Fort Worth Police Department, Department of Justice, and Mexican Consulate to increase personal safety awareness and to educate Hispanic citizens about the banking system and financial services. It targets the undocumented immigrant community, which is traditionally low-income.

On a Statewide basis, WFB is one of two banks in Texas to offer Individual Development Accounts (IDA). These accounts are dedicated savings accounts that can only be used for purchasing a first home, education or job training expenses, or capitalizing a small business. Contributions for low-income participants are matched using private and public sources. Participants also receive economic literacy training that helps them repair credit, establish a budget and savings schedule, and manage money. WFB holds the funds that are managed by community organizations. In the Dallas, Fort Worth-Arlington, and Houston MSAs, WFB works with local community groups and the LMI families to promote self-sufficiency, home ownership, small business development, and economic stability.

Conclusion for Areas receiving Limited-scope Reviews

Based on limited scope reviews, WFB's branch distribution in the Amarillo, Beaumont-Port Arthur, Corpus Christi, El Paso and Waco MSAs is not inconsistent with its overall performance under the Service Test. With the exception of the El Paso MSA, bordering branches, as defined above, enhanced the distribution in moderate-income geographies that is reflected in the tables in the appendix for these MSAs. The bank's performance in these AAs did not affect its overall performance as they account for only 10% of the bank's deposits in Texas.

WFB's branch distribution is stronger in Brazoria, Brownsville-Harlingen-San Benito, Bryan-College Station, Laredo, Lubbock, Odessa-Midland, San Antonio, Victoria, and Wichita Falls MSAs and in the rural areas of Texas. In the Bryan-College Station, Laredo, Lubbock, Odessa-Midland, San Antonio, and Wichita Falls MSAs, bordering branches enhanced the distribution in moderate-income geographies that is reflected in the tables in the appendix. The bank's performance in these AAs did not affect its overall performance as they account for 30% of the bank's deposits in Texas.

WFB's branch distribution in the Galveston-Texas City, McAllen-Edinburg-Mission, and San Angelo MSAs is weaker than its overall performance under the Service Test. Bordering branches were considered, however distribution in LMI tracts in these AAs was below respective population demographics. The bank's performance in these AAs did not affect its overall performance as they account for only 2% of the bank's deposits in Texas.

OTHER RATING AREAS

- Davenport-Moline-Rock Island (IA-IL) Multi-State MSA
- Fargo-Moorhead (ND-MN) Multi-State MSA
- Las Vegas (NV-AZ) Multi-State MSA
- Portland-Vancouver-Beaverton (OR-WA) Multi-State MSA
- State of Alaska
- State of Idaho
- State of Illinois
- State of Indiana
- State of Iowa
- State of Michigan
- State of Minnesota
- State of Montana
- State of Nebraska
- State of Nevada
- State of New Mexico
- State of North Dakota
- State of Ohio
- State of Oregon
- State of South Dakota
- State of Utah
- State of Washington
- State of Wisconsin
- State of Wyoming

Davenport-Moline-Rock Island (IA-IL) Multi-State MSA Rating

CRA rating for the Multi-state MSA³: Outstanding

The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- WFB’s lending levels reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- Excellent distribution of WFB’s small loans to small businesses, good distribution of home mortgage lending to borrowers of different income levels, and good geographic distribution of its small business loans throughout the multi-state MSA;
- WFB’s community development lending levels positively impacted its performance in the multi-state MSA;
- WFB’s investment volume reflects an excellent level of responsiveness to the needs of the multi-state MSA; and
- WFB’s provision of services shows good responsiveness to banking needs within the multi-state MSA.

Description of the Institution’s Operations in the Davenport-Moline-Rock Island (IA-IL) Multi-State MSA

Of WFB’s 28 state and multi-state rating areas, Davenport-Moline-Rock Island Multi-State MSA ranks twenty-fourth and accounts for less than 1% of the bank’s deposits. Within the multi-state MSA, WFB operates 17 branches. WFB is the second largest banking institution in the Davenport-Moline-Rock Island Multi-State MSA rating area with 11% of the market share accounting for \$756 million in deposits as of June 30, 2003. The bank’s primary competitors include Bank One Trust Co, N.A Blackhawk state Bank and OS Bank N.A. with deposit market shares of 13%, and 7%, respectively.

³ This rating reflects performance within the multi-state MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state MSA.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations in the Davenport-Moline-Rock Island Multi-State MSA. Refer to Appendix A for details. Refer to Tables 1-15 of the Davenport-Moline-Rock Island Multi-State MSA in Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Davenport-Moline-Rock Island Multi-State MSA is rated Outstanding. HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Other highlights include excellent borrower distribution for small loans to businesses, good borrower distribution for home mortgage lending and good geographic lending to small businesses. A significant volume of community development lending in the multi-state MSA positively influenced lending performance. The offering of bank-wide flexible loan products also enhanced lending performance. Refer to the General Information and Overall Rating section descriptions of these loan products.

INVESTMENT TEST

WFB's Investment Test performance in the Davenport-Moline-Rock Island Multi-State MSA is rated Outstanding. The bank funded seven investments totaling \$4.4 million from June 2000 through the third quarter of 2004. There were no prior period investments outstanding. The largest investments were affordable housing DUS totaling \$3,378 thousand. Other Investments made during the evaluation period consisted of equity investments in two affordable housing loan funds totaling \$150 thousand. LIHTCs totaled \$591 thousand with an additional \$2.7 million unfunded. In total, 172 affordable housing units were developed for LMI households. Two equity investments totaling \$300 thousand helped capitalize a newly formed consortium organized for small business lending and investing in LMI areas. Other investments were in the form of donations to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

SERVICE TEST

WFB's Service Test performance in the Davenport-Moline-Rock Island Multi-State MSA is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Davenport-Moline-Rock Island Multi-State MSA is good.

The bank's delivery systems are accessible to geographies and individuals of different income levels in its Davenport-Moline-Rock Island Multi-State MSA. The distribution of branches in low-income geographies greatly exceeds the percentage

of the population residing in those areas. The distribution of branches in moderate-income geographies is substantially below the percentage of the population residing in those areas. However, as described in the “Description of Evaluation Process” our analysis considered the benefit that “bordering branches” provided the to Davenport-Moline-Rock Island Multi-State MSA. Therefore, in addition to the branches inside moderate-income geographies, one branch directly borders a moderate-income area. When factoring in this branch, the distribution increases significantly, raising the moderate-income branch distribution to two-thirds the level of the population distribution.

Branch opening and closing activity during the evaluation period was not significant. During the period, the bank opened three branches, of which one was located in a low-income geography. During the same period, the bank closed two branches, of which one was located in a moderate-income geography. This moderate-income closure was a consolidation related to a merger that resulted in a market overlap. In general, the activity in the assessment area had a minor negative impact on LMI communities.

WFB’s use of alternative delivery systems improved the accessibility of banking services throughout all geographies. WFB did not have demographic information available on the use of these systems to show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place significant weight on the systems when drawing our conclusion. Hours and services are comparable among all locations regardless of the income level of the geography.

WFB has demonstrated a high level of CD services. The bank’s performance in providing CD services in the Davenport-Moline-Rock Island Multi-State MSA had a positive impact on the full-scope assessment area. The level of services is responsive to the community’s needs, as evidenced by the volume of CD services, the unique nature of some of the services, and the leadership provided by WF participants.

The bank provided 64 services to 42 different entities in the Davenport-Moline-Rock Island Multi-State MSA. These bank participants helped to advise local community organizations on budgeting, financing, investing, project targeting, loan review and fundraising efforts. Further augmenting these services, bank team members conducted many financial education, first-time homebuyer, and small business seminars.

Fargo-Moorhead (ND-MN) Multi-State MSA Rating

CRA rating for the Multi-state MSA ⁴:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating:

- WFB’s lending levels reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- Excellent distribution of WFB’s loans among geographies and borrowers of different income levels throughout the multi-state MSA;
- WFB’s community development lending levels had a significantly positive impact on its performance in the multi-state MSA;
- WFB’s investment volume reflects an excellent level of responsiveness to the needs of the multi-state MSA; and
- WFB’s provision of services shows an excellent responsiveness to banking needs within the multi-state MSA.

Description of Institution’s Operations in the Fargo-Moorhead (ND-MN) Multi-State MSA

Of WFB’s 28 state and multi-state rating areas, Fargo-Moorhead Multi-State MSA ranks fourth and accounts for less than 1% of the bank’s deposits. Within the multi-state MSA, WFB operates 10 branch offices WFB is the second largest banking institution in the Fargo-Moorhead Multi-State MSA rating area with 18% of the market share accounting for \$520 million in deposits as of June 30, 2003. The bank’s primary competitors include State Bank of Fargo, U.S. Bank N.A. US Bank N.A. and TCF National Bank with a deposit market share of 28% and 7% respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB’s operations in the Fargo-Moorhead Multi-State MSA.

⁴ This rating reflects performance within the multi-state MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state MSA.

Refer to Appendix A for details. Refer to Tables 1 -15 of the Fargo-Moorhead Multi-State MSA in Appendix D for facts and data used to evaluate the bank's performances.

LENDING TEST

WFB's Lending Test performance in Fargo-Moorhead Multi-State MSA is rated Outstanding. HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Other highlights include excellent borrower distribution for small loans to businesses, as well as for home mortgage lending. Our conclusions were impacted by the lack of owner occupied housing units in low-income geographies in the MSA. A significant volume of community development lending in the multi-state MSA positively influenced lending performance.

The offering of bank-wide flexible loan products also enhanced lending performance. Refer to the General Information and Overall Rating section descriptions of these loan products.

INVESTMENT TEST

WFB's Investment Test performance in the Fargo-Moorhead Multi-State MSA is rated Outstanding. The bank funded five investments totaling \$5.3 million from March 2000 through the third quarter of 2004, all relating to affordable housing. There were no prior period investments outstanding. The largest investments are four LIHTCs totaling \$1.8 million with an additional unfunded amount of \$1.9 million. A \$3.3 million DUS was also made. WFB's \$100 thousand equity investment in a loan fund helps farmers that are LMI or do not qualify for traditional financing to succeed. WFB is one of the largest investors in the fund. In all, these investments produced 116 affordable housing units. Other Investments made during the evaluation period were in the form of donations to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

SERVICE TEST

WFB's Service Test performance in the Fargo-Moorhead Multi-State MSA is rated Outstanding, as the bank's performance in this AA is excellent. The bank's delivery systems are readily accessible to all portions of its assessment areas.

The bank's delivery systems are readily accessible to geographies and individuals of different income levels in its Fargo-Moorhead Multi-State MSA. There are no low-income geographies in this assessment area. The distribution of branches in moderate-income geographies greatly exceeds the percentage of the population

residing in those areas. Branch opening and closing activity during the evaluation period was not significant. During the period, the bank opened one branch, located in a moderate-income geography. During the same period, the bank did not close any branches. None of the activity in the assessment area had a negative impact on LMI communities.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all tracts. WFB did not have demographic information available on the use of these systems to show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place significant weight on the systems when drawing our conclusion. Hours and services are comparable among all locations regardless of the income level of the geography.

WFB has demonstrated a modest level of CD services, providing three services to three different entities in the AA. The bank's performance in providing CD services in the Fargo-Moorhead Multi-State MSA had a neutral impact on the full-scope assessment area. The bank participants helped to advise local community organizations on budgeting, financing, and fundraising efforts.

Las Vegas (NV-AZ) Multi-State MSA Rating

CRA Rating for the Multi-State MSA⁵: Outstanding

The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- Excellent distribution of WFB's loans among geographies and borrowers of different income levels throughout the multi-state MSA;
- WFB's community development lending levels positively impacted its performance within the multi-state MSA;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the multi-state MSA; and
- WFB's provision of services shows good responsiveness to banking needs within the multi-state MSA.

Description of Institution's Operations in the Las Vegas (NV-AZ) Multi-State MSA

Of WFB's 28 state and multi-state rating areas, the Las Vegas Multi-State MSA ranks tenth and accounts for 1.9% of the bank's deposits. Within this MMSA, WFB operates 73 branch offices. WFB is the third largest banking institution in the MSA with 17% of the market share accounting for \$4.3 billion in deposits as of June 30, 2003. The bank's primary competitors include various Citibank entities, which together hold 25% of the deposit market share, and Bank of America, N.A., and Nevada State Bank with deposit market shares of 20% and 7%, respectively. The Las Vegas Multi-State MSA includes the counties of Clark and Nye in the State of Nevada and Mohave County in the State of Arizona.

⁵ This rating reflects performance within the multi-state MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state MSA.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations in Las Vegas Multi-State MSA. Refer to Appendix A for details. Refer to Tables 1 through 15 of the Las Vegas Multi-State MSA section of Appendix D for the facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Las Vegas Multi-State MSA is rated Outstanding. HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Other highlights include excellent geographic and borrower distribution for small loans to businesses, as well as home mortgage lending. The significant volume and nature of community development lending had a positive impact on Lending Test performance in the MMSA.

The offering of bank-wide flexible loan products also enhanced lending performance. Refer to the General Information and Overall CRA Rating section for descriptions of these products.

INVESTMENT TEST

WFB's Investment Test performance in Las Vegas Multi-State MSA is rated Outstanding. WFB made 199 investments in the MSA totaling \$141.1 million during 2001 through June 30, 2004. As of the same date, prior period investments totaled \$122.8 million. The bank's largest investments in the Las Vegas Multi-State MSA totaled \$93.7 million and consisted of LIHTCs in 15 single-family and multi-family housing projects. Those projects provided more than 1,170 housing units to LMI households. WFB also made an investment totaling \$31.6 million in an area QZAB. In addition, the bank invested \$11.4 million in four CDFIs and other organizations that provided funding to area small businesses. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

SERVICE TEST

WFB's Service Test performance in Las Vegas Multi-State MSA is rated Outstanding. The bank's service delivery systems in the Las Vegas Multi-State MSA are accessible to geographies and individuals of different income levels. WFB's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Branch openings and closings in the Las Vegas Multi-State MSA have generally not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies. Hours and services are tailored to the convenience and needs of the people residing in the Las Vegas Multi-

State MSA. The bank offers extended hours throughout branches located in LMI geographies. WFB provided an excellent level of community development services to the Las Vegas Multi-State MSA.

The bank served 57 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals.

Portland-Vancouver-Beaverton (OR-WA) Multi-State MSA Rating

CRA Rating for the Multi-State MSA⁶: Outstanding

The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- Good distribution of WFB's loans among geographies and borrowers of different income levels throughout the multi-state MSA;
- WFB's community development lending levels positively impacted its performance within the multi-state MSA;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the multi-state MSA; and
- WFB's provision of services shows excellent responsiveness to banking needs within the multi-state MSA.

Description of Institution's Operations in the Portland-Vancouver-Beaverton (OR-WA) Multi-State MSA

Of WFB's 28 state and multi-state rating areas, the Portland-Vancouver-Beaverton Multi-State MSA ranks thirteenth and accounts for 1.4% of the bank's deposits. Within this multi-state MSA, WFB operates 77 branch offices. WFB is the fourth largest banking institution in the Portland-Vancouver-Beaverton Multi-State MSA rating area with 13% of the market share accounting for approximately \$3 billion in deposits as of June 30, 2003. The bank's primary competitors include U. S. Bank, N.A., which holds 28% of the deposit market share, Washington Mutual Bank, F.S.B., with deposit market share of 17%, and Bank of America, N.A., with 14% of the market.

⁶ This rating reflects performance within the multi-state MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state MSA.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations in the Portland-Vancouver-Beaverton Multi-State MSA. Refer to Appendix A for details. Refer to Tables 1 through 15 of the Portland-Vancouver-Beaverton Multi-State MSA section of Appendix D for the facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in the Portland-Vancouver-Beaverton Multi-State MSA is rated Outstanding. HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Other highlights include excellent borrower distribution of small loans to businesses and home mortgage lending, as well as excellent geographic distribution of home mortgage loans. The geographic distribution of small loans to businesses is good. Our conclusions were impacted by the lack of owner occupied housing units and small businesses in low-income geographies in the multi-state MSA.

Community development lending had a significantly positive impact on lending performance in the Portland-Vancouver-Beaverton Multi-State MSA. During the evaluation period, the bank originated 41 community development loans totaling \$123 million. Approximately 90% of these loans funded affordable housing projects, creating more than 221 housing units within the multi-state MSA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall CRA Rating section for descriptions of these products.

INVESTMENT TEST

WFB's Investment Test performance in the Portland-Vancouver Multi-State MSA is rated Outstanding. WFB made 382 investments in the multi-state MSA totaling \$21.6 million from June 30, 2000, through September 30, 2004, which benefited approximately 112 different entities that meet community development needs in the AA. This is an excellent level of investments that are responsive to a wide variety of important community development needs.

Approximately 58% of the larger investments in this multi-state MSA were targeted to affordable housing and 42% to economic development. WFB made investments in LIHTCs, CDBGs, CRA targeted municipal bonds, MBS, CDFIs, as SBIC, several CDCs, and made grants and donations that helped fund at least nine different affordable multi-family and single-family housing projects and provide other services for LMI families. Investments in affordable housing provided more than 361 housing units to LMI households. Other investments in local or regional organizations provided community services to LMI areas or individuals. These include four

organizations that target their services to the small business and economic development needs. Leadership was demonstrated in WFB's relationship with a minority-owned CDFI headquartered in a low-income census tract in the heart of an unbanked urban neighborhood. The bank's involvement is long-term as WFB participated in its initial preferred stock offering. The CDFI used the placed deposits to open its first branch, which will be located in a moderate-income area, and to serve as additional capital for anticipated growth.

SERVICE TEST

WFB's Service Test performance in the Portland-Vancouver Multi-State MSA is rated Outstanding. WFB has excellent branch accessibility in the multi-state MSA and nine bordering branches further increase accessibility in moderate-income geographies. WFB's use of telephone and electronic banking delivery systems improved the accessibility of banking services throughout all tracts, but the bank did not have information available to show that these systems improved delivery of services specifically to LMI individuals or areas. Hours and services are comparable among all locations regardless of the income level of the geography. Branch opening and closing activity did not have a significant impact on the overall accessibility of delivery systems for the bank.

The bank provided an excellent level of community development services. WFB's work in providing 66 CD services to approximately 37 different organizations during the evaluation period consistently addressed the community development needs of the multi-state MSA. Bank employees regularly served in leadership positions through senior officer, director, or board committee memberships in a number of organizations and advised on budgeting, financing, investing, project targeting, planning, loan review, and fundraising. Bank employees also conducted financial education and first-time homebuyer seminars.

State of Alaska Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent distribution of WFB's loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's community development lending levels positively impacted its performance within the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows a good responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Alaska

Of WFB's 28 state and multi-state rating areas, Alaska ranks fifteenth and accounts for 1.1% of the bank's deposits with \$2.6 billion in deposits as of June 30, 2003. WFB operates 51 branch offices and has defined two AAs in Alaska, which include all of the state's counties and MSAs. From these AAs, the Anchorage MSA was selected for a full-scope review. WFB is the largest banking institution in the Anchorage MSA with 43% of the market share accounting for \$1.1 billion in deposits as of June 30, 2003. The bank's primary competitors include First National Bank of Alaska and Northrim Bank with deposit market shares of 29% and 20%, respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations in Alaska. Refer to Appendix A for details as well as a listing of WFB's AAs in Alaska. Refer to Tables 1 through 15 of the State of Alaska section of Appendix D for the facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Alaska is rated Outstanding. Based on a full-scope review, performance in the Anchorage MSA is excellent. The level of HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Other highlights include excellent geographic and borrower distribution of home mortgage loans and small loans to businesses. Our conclusions were impacted by the limited availability of owner occupied housing units in low-income geographies. The bank's CD lending had a significantly positive impact on performance in this AA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall CRA Rating section for descriptions of these products.

Performance in the limited-scope area Rural Alaska was not inconsistent with the bank's overall performance in the state. Our conclusions were impacted by the limited availability of owner occupied housing units and small businesses in low-income geographies. WFB's performance in Rural Alaska had a positive impact on the Lending Test rating for Alaska.

INVESTMENT TEST

WFB's Investment Test performance in Alaska is rated Outstanding. Based on a full-scope review, performance in the Anchorage MSA is excellent. WFB made 270 investments in the Anchorage MSA totaling more than \$11 million from January 1, 1999, through September 30, 2004, which benefited entities that meet community development needs. This is an excellent level of investments that are responsive to a wide variety of important community development needs.

A little over 63% of the investments in the Anchorage MSA were targeted to affordable housing, 12% to community services, and 25% to economic development. WFB's investments helped fund at least four different affordable multi-family and single-family housing projects, three different CDC's, a shelter for the homeless, food banks, an emergency shelter for abused women and youth, a senior center, and numerous entities that provide a variety of community services. The bank's investments created at least 141 affordable housing units in the MSA. WFB took a leadership role in a NMTC investment in a Business and Industrial Development Corporation.

Based on a limited-scope review, Investment Test performance in Rural Alaska is consistent with the bank's performance in the state. WFB investments funded numerous affordable multi-family and single-family housing projects, a homeless shelter, four food banks, two crisis centers for abused women, an eldercare home, a senior center, and numerous entities that provide a variety of community services.

Prior period investments totaling almost \$2 million had a positive impact upon our evaluation. Unfunded commitments totaling more than \$7 million represent a substantial commitment to future community needs and had a positive impact upon performance.

SERVICE TEST

WFB's Service Test performance in Alaska is rated High Satisfactory. Based on a full-scope review, performance in the Anchorage MSA is excellent. In the Anchorage MSA, WFB has excellent branch accessibility in LMI geographies. After considering three bordering branches, the distribution of branches in LMI geographies exceeds the percentage of the population residing in those areas. Hours and services are comparable among all locations. Branch openings and closings did result in a reduction in the number of facilities in LMI geographies, but did not adversely affect overall accessibility of banking services. The bank provided an excellent level of community development services, some of which demonstrated leadership and innovation.

Based on a limited-scope review, WFB's Service Test performance in the Rural Alaska AA is weaker than its performance in the full-scope area. Performance in this area is characterized by an adequate distribution of branches to LMI geographies; however supplementing performance were a good level of CD services that are responsive to community needs and helped increase accessibility of some financial services. Our conclusion considered the rural nature of the AA and the dispersion of the population across a large geography. There were no branches opened or closed, and bordering branches did not affect the evaluation in this AA. WFB's limited-scope performance negatively influenced the overall Service Test rating for Alaska.

State of Idaho Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's community development lending positively impacted its performance within the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Idaho

Of WFB's 28 state and multi-state rating areas, Idaho ranks twelfth and accounts for 1.4% of the bank's deposits with \$3.2 billion as of June 30, 2003. WFB operates 95 branch offices and has defined three AAs in Idaho, which include all of the counties and MSAs in the state. From these AAs, Rural Idaho was selected for full-scope review. WFB is the fourth largest banking institution in Rural Idaho with 25% of the market share accounting for \$1.9 billion in deposits as of June 30, 2003. The bank's primary competitor is U. S. Bank, N.A. with a deposit market share of 16%. Rural Idaho is the most significant AA in the state of Idaho.

During this evaluation period, significant merger and consolidation activity occurred in WFB's operations in Idaho. Refer to Appendix A for details, as well as a listing of WFB's AAs in Idaho. Refer to Tables 1 through 15 of the State of Idaho section of Appendix D for the facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Idaho is rated Outstanding. Based on a full-scope review, performance in the Rural Idaho AA is excellent. The level of HMDA and small business lending activity is excellent in relation to WFB's deposit market share.

Performance in the Rural Idaho AA is highlighted by good geographic and borrower distribution of home mortgage loans, small loans to businesses, and small loans to farms. The bank's CD lending had a positive impact on performance in this AA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall CRA Rating section for descriptions of these products.

Performance in the limited-scope AAs was not inconsistent with the bank's overall excellent performance in the state. Our conclusions were impacted by the lack of owner occupied housing units in low-income geographies in the AAs. It did not influence the Lending Test performance in Idaho.

INVESTMENT TEST

WFB's Investment Test performance in Idaho is rated Outstanding. WFB made 186 investments in Idaho totaling \$13.6 million from June 30, 2000, through September 30, 2004, which benefited approximately 71 different entities that meet community development needs in the AAs. Within the context of the relatively limited opportunities available in this predominantly rural state, this is considered an excellent level of investments that are responsive to community needs.

Based on a full-scope review, performance in the Rural Idaho AA is good. Approximately 80% of the investments in the Rural Idaho AA were targeted to affordable housing, 13% to community services, and 7% to economic development. WFB made investments that helped fund two CDFIs, at least eight different affordable multi-family and single-family housing projects, two affordable housing projects for LMI seniors, a shelter for the homeless, and a transitional housing project. Investments in affordable housing provided more than 300 housing units to LMI households. In addition, WFB demonstrated leadership in some of its investment activity in the full-scope AA.

Performance is stronger in the limited-scope AAs, and is considered excellent in the Boise and Pocatello MSAs. This is based primarily upon a higher level of investments in relation to available resources. A significant level of prior period investments in the Pocatello MSA, and statewide ones as well, had a positive impact upon our evaluation of bank performance in that AA. A high level of unfunded commitments in the Boise MSA represents a substantial allocation of bank

resources towards meeting future community development needs and had a positive impact upon our evaluation of bank performance. Performance in the limited-scope areas had a positive impact on the rating for the state.

SERVICE TEST

WFB's Service Test performance in Idaho is rated Outstanding. Based on a full-scope review, performance in the Rural Idaho AA is excellent. WFB has excellent branch accessibility in the Rural Idaho AA after considering one branch that borders a moderate-income geography. There are no low-income geographies in this AA. Hours and services are comparable among all locations. Branch opening and closing activity resulted in the loss of three branches in moderate-income geographies, however this did not significantly influence the evaluation of bank performance due to the excellent branch distribution.

In view of the limited opportunities available in this rural area, the bank provided an excellent level of community development services. WFB's work in providing 80 CD services to approximately 50 organizations during the evaluation period, including five statewide organizations and two groups that target the needs of Native Americans, consistently addressed the community development needs of the AA. Bank employees regularly served in leadership positions, as well. CD services had a positive impact upon our evaluation of bank performance in this AA.

Based on limited-scope reviews, Service Test performance in the Boise MSA and the Pocatello MSA is not inconsistent with its overall performance in the state. The bank does not have any branches in low-income geographies in the Boise MSA, but less than 2% of the population resides in those geographies. The provision of CD services in the Boise MSA was significant, and offset the lack of branches in low-income geographies. Performance in the limited-scope areas had a positive effect on the overall Service Test rating for Idaho.

State of Illinois Rating

CRA Rating for the State⁷:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB' loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's community development lending levels had a positive impact on performance in the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows good responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Illinois

Of WFB's 28 state and multi-state rating areas, Illinois ranks twenty-seventh and accounts for .1% of the bank's deposits or \$274 million. WFB operates eight branch offices in Illinois and has defined three AAs. From these the Galesburg-Canton AA was selected for a full-scope review. This AA includes Knox and Fulton Counties. WFB is the largest banking institution in this Illinois rating area with a 12.85% deposit market share, accounting for \$212 million in deposits as of June 30, 2003. The bank's primary competitors include Foster Bank and Seaway NB of Chicago with deposit market shares of .13%, and .12% respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations Illinois. Refer to Appendix A for details as well

⁷ For institutions with branches in two or more states in a multi-state MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state MSA. Refer to the multi-state MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

as a listing of WFB's AAs in Illinois. Refer to Tables 1-15 of the State of Illinois section of Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Illinois is rated Outstanding. Based on a full-scope review, performance in the Galesburg-Canton MSA is excellent. The bank's performance in limited-scope AAs did not influence the Lending Test rating for Illinois.

In the Galesburg-Canton MSA, HMDA and small business lending activity is excellent in relation to WFB's deposit market share. WFB demonstrated excellent borrower and geographic distribution of small loans to businesses, excellent borrower distribution of home mortgage loans, and good geographic distribution of home mortgage loans highlight lending performance in the MSA. The volume and nature of CD lending had a positive impact on the bank's performance in this MSA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall Rating section descriptions of these loan products.

Based on limited-scope reviews, Lending Test performance in the Chicago MSA and in the Morrison Non-MSA is not inconsistent with the overall outstanding performance in Illinois.

INVESTMENT TEST

WFB's Investment Test performance in Illinois is rated Outstanding. Based on a full-scope review, performance is excellent in the Galesburg-Canton AA. During the evaluation period, WFB funded seven investments in the state totaling \$7.6 million.

In the Galesburg-Canton AA, WFB made a \$100 thousand equity investment in an agricultural cooperative that created LMI jobs. Although investment opportunities in the Galesburg-Canton AA are limited, performance in the AA was strengthened by a statewide equity investment in a SBIC totaling \$2.5 million. Both projects effectively promoted economic development in the region. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, WFB's Investment Test performance in the Chicago MSA and the Greater Rural Illinois AA is not inconsistent with its overall performance. Especially strong performance is in Chicago where most investments focused on affordable housing and more than \$3 million in unfunded LIHTCs still remain. Investments consisted of LIHTCs, an equity investment in a loan fund, and

an affordable housing bond. Other investments were in the form of charitable contributions.

SERVICE TEST

WFB's Service Test performance in Illinois is rated High Satisfactory. Based on a full-scope review, performance in the Galesburg-Canton MSA is good.

In the Galesburg-Canton MSA, the bank's delivery systems are accessible to geographies and individuals of different income levels. There are no low-income census tracts in this MSA. The distribution of branches in moderate-income geographies greatly exceeds the percentage of the population residing in those areas. Branch opening and closing activity during the evaluation period was not significant. The bank did not open any branches, but closed two branches. Neither of these branches was located in moderate-income geographies. In general, none of the bank's branching activity had a negative impact on its AA.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all tracts. WFB did not have demographic information available on the use of these systems to show improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place significant weight on the systems when drawing our conclusion. Hours and services are comparable among all locations regardless of the income level of the geography.

WFB has demonstrated a good level of CD services. The bank's performance in providing CD services in the Galesburg-Canton MSA had a positive impact on the bank's Service Test performance. The level of services is responsive to the community's needs, as evidenced by the volume of CD services, the unique nature of some of the services, and the leadership provided by WFB participants. The bank provided 11 services to 11 different entities in the MSA. These bank participants helped to advise local community organizations on budgeting, financing, investing, project targeting, loan review and fundraising efforts.

Based on limited scope reviews, the bank's performance under the service test in the Chicago MSA and the Greater Rural AAs is weaker than the overall good performance under the service test in the state of Illinois because the branch distribution in LMI areas is below the respective populations. However, due to the lower deposit concentrations in the Chicago MSA, accounting for less than 1% of the states deposits, and the lower opportunity for performance in the Greater Rural AA, the performance in these AAs did impact the banks overall performance under the service test. While the bank does not have any branches in moderate-income census tracts in the Greater Rural AA, only 10.9% of the population resides there and the bank has only one branch in the AA.

State of Indiana Rating

CRA Rating for the State⁸: Outstanding

The lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

CRA Rating for the State:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent distribution of WFB's loans small business loans and good distribution of home mortgage loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's community development lending levels had a significant positive impact on performance in the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Indiana

Of WFB's 28 state and multi-state rating areas, Indiana ranks twentieth and accounts for .6% of the bank's deposits, or \$1.5 billion. WFB operates 38 branch offices in Indiana and has defined three AAs. From these AAs, the Fort Wayne MSA was selected for a full-scope review. WFB is the second largest banking institution in the Fort Wayne MSA area with 12% of the market share accounting for \$1 billion in deposits as of June 30, 2003. The bank's primary competitors include 1ST Source Bank, National City Bank of Indiana and Bank One, N.A. with deposit market shares of 15%, 11%, and 9% respectively

⁸ For institutions with branches in two or more states in a multi-state MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state MSA. Refer to the multi-state MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations Indiana. Refer to Appendix A for details as well as a listing of WFB's AAs in Indiana. Refer to Tables 1-15 of the State of Indiana section of Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Indiana is rated Outstanding. Based on a full-scope review, performance in the Fort Wayne MSA is excellent. HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Other highlights include excellent borrower distribution for small loans to businesses and good geographic and borrower distribution for home mortgage lending performance in the MSA. In addition, WFB is the leading mortgage lender in LMI geographies and to LMI borrowers. Our conclusions were impacted by the lack of owner occupied housing units and small businesses in low-income geographies in the MSA. The volume and nature of community development lending in the Fort Wayne MSA positively influenced lending performance.

The offering of bank-wide flexible loan products also enhanced lending performance. Refer to the General Information and Overall Rating section descriptions of these loan products.

Based on limited-scope reviews, Lending Test performance in the South Bend MSA is not inconsistent with the overall Outstanding rating performance under the lending test in Indiana. Performance in the Greater Rural IN AA is weaker than the overall outstanding performance in the state. Weaker performance is due to a less favorable distribution of HMDA loans among LMI geographies and a much lower volume of community development lending. Our conclusions were impacted by the lack of owner occupied housing units and small businesses in low-income geographies in the AAs. Performance in limited-scope AAs did not influence the Lending Test rating in Indiana.

INVESTMENT TEST

WFB's Investment Test performance in Indiana is rated Outstanding. Based on a full-scope review, performance is excellent in the Fort Wayne MSA. WFB funded seven investments in the state during the period beginning with the second half of 2000 through the third quarter of 2004 totaling more than \$6 million. All of the investments targeted affordable housing.

The largest investment in the Fort Wayne MSA totaled \$3.3 million and consisted of a DUS for multifamily housing. Two of the five investments were LIHTCs that totaled \$1.7 million. In total, multi-family housing projects provided 344 housing units to LMI

households. An additional \$1.6 million in LIHTCs remain unfunded. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the South Bend MSA is not inconsistent with the bank's performance in the state. Although Investment Test performance in Rural Indiana is weaker than in the full-scope area, opportunities are more limited in these areas. Investments in the limited scope areas were dominated by LIHTCS, again with a large unfunded portion that totaled \$6.8 million. The volume of unfunded commitments was given some positive consideration in Rural Indiana. Other investments consisted of MBS and charitable contributions to local or regional organizations. Performance in limited-scope AAs did not influence the overall State Investment Rating.

SERVICE TEST

WFB's Service Test performance in Indiana is rated Outstanding. Based on a full-scope review, performance in the Fort Wayne MSA AA is excellent as the bank as providing services that shows excellent responsiveness to banking needs.

WFB's delivery systems are readily accessible to geographies and individuals of different income levels in the Fort Wayne MSA. There are no branches in low-income geographies; however, this is somewhat mitigated as only one percent of the population resides in those areas. The distribution of branches in moderate-income geographies greatly exceeds the percentage of the population residing in those areas. Branch opening and closing activity during the evaluation period was not significant. During the period, the bank opened one branch and closed one branch, neither of which was in LMI geographies. In general, none of the activity in the AA had a negative impact on LMI communities.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all tracts. WFB did not have demographic information available on the use of these systems to show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place significant weight on the systems when drawing our conclusion. Hours and services are comparable among all locations regardless of the income level of the geography.

WFB has demonstrated leadership in providing a good level of community development services. The provision of CD services in the Fort Wayne MSA had a positive impact on WFB's performance in the full-scope AA. The level is responsive to the community's needs, as evidenced by the volume of CD services, the unique nature of some of the services, and the leadership provided by WFB participants. The bank provided 29 services to 29 different entities in the Fort Wayne MSA.

These bank participants helped to advise local community organizations on budgeting, financing, investing, project targeting, loan review and fundraising efforts.

As described in the “Description of Evaluation Process” our analysis considered the benefit that “bordering branches”. Based on limited scope reviews, and considering the positive impact of “bordering branches,” the bank’s performance under the service test in the South Bend MSA and in the Greater Rural Indiana AA is not inconsistent with the bank’s overall performance under the service test in the state of Indiana.

State of Iowa Rating

CRA Rating for the State ⁹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent distribution of WFB's small business loans among geographies and borrowers, good borrower distribution for home mortgage lending among borrowers of different income levels and adequate geographic distribution of home mortgage lending throughout its AAs;
- WFB's community development lending levels had a significantly positive impact on the performance in the state;
- WFB's investment volume reflects a good level of responsiveness to the needs of the state; and
- WFB's provision of services shows good responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Iowa

Of WFB's 28 state and multi-state rating areas, Iowa ranks seventh and accounts for 3% of the bank's deposits or \$6.8 billion. Within the state, WFB operates 70 branch offices in five different AAs. WFB only operates in the state of Iowa portion of the Des Moines Multi-State MSA. The Des Moines MSA was the only AA selected for a full-scope review, accounting for some 65% of statewide deposits. WFB is the largest banking institution in the Des Moines MSA with 23% of the market share accounting for \$4.4 billion in deposits as of June 30, 2003. The bank's primary competitors include US Bank, N.A., and Principal Bank with deposit market shares of 9%, and 6% respectively.

⁹ For institutions with branches in two or more states in a multi-state MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state MSA. Refer to the multi-state MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations Iowa. Refer to Appendix A for details as well as a listing of WFB's AAs in Iowa. Refer to Tables 1-15 of the State of Iowa section of Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Iowa is rated Outstanding. Based on a full-scope review, performance in the Des Moines MSA is excellent. In the Des Moines MSA, home mortgage and small business lending activity is excellent in relation to WFB's deposit market share. WFB demonstrated excellent borrower and geographic distribution of small loans to businesses, good borrower distribution of home mortgage loans, and adequate geographic distribution of home mortgage loans highlight lending performance in the MSA. Our conclusions were impacted by the lack of owner occupied housing units in low-income geographies in the MSA. The volume and nature of community development lending had a significantly positive impact on Lending Test performance in the Des Moines MSA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall Rating section descriptions of these loan products.

Based on limited-scope reviews, Lending Test performance in the Cedar Rapids, Iowa City Sioux City, Waterloo-Cedar Falls MSAs, and in Greater Rural Iowa, is not inconsistent with the overall outstanding performance in Iowa.

INVESTMENT TEST

WFB's Investment Test performance in Iowa is rated High Satisfactory. Based on a full-scope review, performance is good in the Des Moines MSA. In this MSA, WFB funded 196 investments during the period beginning with the second half of 2000 through the third quarter of 2004 totaling \$16 million. A majority of the investments targeted affordable housing.

In the Des Moines MSA, more than \$9.4 million consisted of five LIHTCs for multi-family affordable housing, not including the more than \$6 million unfunded portion of the tax credits. Those projects provided 523 multi-family housing units to LMI households. WFB also invested \$1.35 million in a CDFI that funds neighborhood revitalization through a revolving loan fund. In addition, WFB played a leadership role in the formation of a statewide partnership that invests in affordable housing developments that qualify for LIHTCs; more than \$2.9 million remains unfunded. The remainder of investments in the Des Moines MSA consisted of CDBG bonds totaling \$1 million, targeted MBSs totaling \$1.1 million, municipal and revenue bonds or pools totaling \$621 thousand, and equity investments in CRA bonds and a CDFI.

Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, WFB's performance in Sioux City MSA is stronger than performance in the full-scope area. The bank's performance in the Cedar Rapids and Waterloo-Cedar Falls MSAs is not inconsistent with performance in the full-scope area. However, in the Iowa City MSA and rural areas of Iowa performance is weaker. The bank's stronger performance is centered in a high level of qualified investments relative to the bank's operations in the MSA. Investments consisted of LIHTCs, MBSs, DUS, equity investments and municipal bonds. Other investments were in the form of charitable contributions. The bank's weaker performance was due to a lower level of investment activity in the MSA and rural areas. Performance in limited-scope AAs did not influence the bank's Investment Test rating in Iowa.

SERVICE TEST

WFB's Service Test performance in Iowa is rated High Satisfactory. Based on full-scope review, performance in the Des Moines MSA is good.

WFB's delivery systems are accessible to geographies and individuals of different income levels in the Des Moines MSA. The distribution of WFB branches in low-income geographies is equal to the population residing in those areas. As described in the "Description of Evaluation Process" our analysis considered the benefit that "bordering branches" provided to the Des Moines MSA. In addition to the branches inside the low-income geographies, there is one branch, which directly borders low-income geographies. When factoring in this branch, the distribution increases significantly, raising the low-income branch distribution to more than twice the population distribution. This significantly augments the residents' access to banking services. However, the distribution of branches in moderate-income geographies of 8.7% is greatly less than the percentage of the population of 21.6% residing in those areas.

Branch opening and closing activity during the evaluation period was not significant. During the period, the bank opened one branch in a moderate-income tract. During the same period, the bank closed four branches; of which one was located in a low-income geography. This closure was a consolidation related to a merger that created a market overlap. In general, none of the activity in the assessment area had a negative impact on LMI communities.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all geographies. WFB did not have demographic information available on the use of these systems to show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place

significant weight on the systems when drawing our conclusion. Hours and services are comparable among all locations regardless of the income level of the geography.

WFB has demonstrated a good level of CD services that enhanced Service Test performance in the Des Moines MSA. The level of services is responsive to the community's needs, as evidenced by the volume of CD services, the unique nature of some of the services, and the leadership provided by WFB participants. The bank provided 150 services to 75 different entities in the Des Moines MSA. Bank participants helped to advise local community organizations on budgeting, financing, investing, project targeting, loan review and fundraising efforts.

Based on limited scope reviews, and considering the effect of "bordering branches", the bank's performance under the service test in the Cedar Rapids MSA, Iowa City MSA, Sioux City MSA, and the Greater Rural Iowa is stronger than the bank's overall adequate performance under the service test in the Des Moines MSA. This is because the distribution of branches in moderate-income geographies significantly exceeds the portion of the population that lives in those geographies.

WFB's aggregate performance in the in the Waterloo-Cedar Falls MSA is slightly weaker than the overall Service Test performance in the Des Moines MSA. The branch distribution in moderate-income geographies in this AA was below respective population demographics. However, this did not affect WFB's Service Test performance as it accounts for less than one percent of the bank's deposits in Iowa.

State of Michigan Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent distribution of WFB's small business loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's community development lending levels had a significant positive impact on performance in the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Michigan

Of WFB's 28 state and multi-state rating areas, Michigan ranks second twenty-fifth and accounts for .2% of the bank's deposits, or \$548 million. Within the state, WFB operates 25 branch offices and has two AAs. The Rural Michigan AA was selected for full-scope review. The only other AA is Traverse City, consisting of a Regional Banking Center Office, which opened in August of 2003. It had a minimal impact on the statewide rating. WFB is the largest banking institution in the Rural MI AA with 19% of the market share accounting for \$548 million in deposits as of June 30, 2003. The bank's primary competitors include Republic Bank, North Country Bank & Trust, and Superior NB&T CO, N.A. with deposit market shares of 11%, 9%, and 7% respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations Michigan. Refer to Appendix A for details as well as a listing of WFB's AAs in Michigan. Refer to Tables 1 -15 of the State of Michigan section of Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Michigan is rated Outstanding. Based on a full-scope review, performance in the Rural Michigan AA is excellent. Performance in the limited-scope AA did not influence the Lending Test rating for Michigan.

In the Rural Michigan AA, HMDA and small business lending activity is excellent in relation to WFB's deposit market share. WFB demonstrated excellent borrower and geographic distribution of small loans to businesses, good borrower distribution of home mortgage loans, and adequate geographic distribution of home mortgage loans highlight lending performance in the MSA. The volume and nature of community development lending had a significantly positive impact on Lending Test performance in the Rural Michigan AA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall Rating section descriptions of these loan products.

Based on limited-scope reviews, Lending Test performance in the Traverse City Non-MSA AA is weaker than the overall outstanding performance in the state. Weaker performance is due to a less favorable distribution of HMDA loans among borrowers of different income levels and due to the lack of any community development lending. Performance in this limited-scope AA did not influence the Lending Test rating in Michigan.

INVESTMENT TEST

WFB's Investment Test performance in Michigan is rated Outstanding. Based on a full-scope review, performance is excellent in the rural areas of Michigan, which represent almost all of WFB's operations in the state. WFB funded eight investments in the state during 1999 through 2004 totaling almost \$5 million.

The bank's largest investments were in the form of three CBDG funds totaling \$2.8 million that targeted affordable housing development, economic development, and community services in rural Michigan. WFB funded \$1.3 million of a \$1.5 million LIHTC that provided 32 housing units to LMI households. A \$50 thousand equity investment in Menominee County demonstrated leadership by paving the way for additional funding partners in a purchases and rehabilitation revolving loan fund. The remaining investments consist of a CDFI \$450 thousand equity investment, community service equity investment, and MBS. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

The bank's Investment Test performance in Traverse City was not evaluated because deposits represent less than 1% of the state and retail operations have only been open for approximately one year.

SERVICE TEST

The bank's performance under the Service Test is rated Outstanding, reflecting excellent responsiveness to banking needs. Based on a full-scope review, performance in the Rural Michigan AA is excellent.

WFB's delivery systems are readily accessible to geographies and individuals of different income levels in the Rural Michigan AA. There are no low-income geographies in the Rural Michigan area. The distribution of branches in moderate-income geographies greatly exceeds the percentage of the population residing in those areas. As described in the "Description of Evaluation Process" our analysis considered the benefit that "bordering branches" provided to the Rural Michigan AA. In addition to the branches inside the moderate-income geographies, two branches directly border moderate-income geographies. When factoring in these branches, the distribution increases significantly, raising the moderate-income branch distribution to more than twice the population distribution. This significantly augments the residents' access to banking services. Branch opening and closing activity during the evaluation period was significant.

During the period, the bank did not open any branches. During the same period, the bank closed nine branches, of which two were located in moderate-income geographies. In general, none of the activity in the AA had a negative impact on LMI communities.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all geographies. WFB did not have demographic information available on the use of these systems to show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place significant weight on the systems when drawing our conclusion. Hours and services are comparable among all locations regardless of the income level of the geography.

Based on limited scope reviews, and considering the effect of "bordering branches", the bank's performance under the service test in the Traverse City AA is not inconsistent with the WFB's overall excellent Service Test performance in the state of Michigan.

State of Minnesota Rating

CRA Rating for the State¹⁰:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Low Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's community development lending levels had a significantly positive impact on performance in the state;
- WFB's investment volume reflects an adequate level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Minnesota

Of WFB's 28 state and multi-state rating areas, Minnesota ranks third and accounts for 9% of the bank's deposits, with \$20.6 billion. Within the state, WFB operates 71 branch offices within four AAs. Greater Rural Minnesota was selected for a full-scope review, accounting for 92% of statewide deposits. WFB is the largest banking institution in the Great Rural Minnesota AA with 46% of the market share accounting for \$19.1 billion in deposits as of June 30, 2003. The bank's primary competitors include US Bank, N.A., and Community First NB with deposit market shares of 4%, and 2% respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations Minnesota. Refer to Appendix A for details as

¹⁰ For institutions with branches in two or more states in a multi-state MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state MSA. Refer to the multi-state MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

well as a listing of WFB's AAs in Minnesota. Refer to Tables 1-15 of the State of Minnesota section of Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Minnesota is rated Outstanding. Based on a full-scope review, performance in the Greater Rural Minnesota AA is excellent.

In the Greater Rural Minnesota AA, HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Highlights include excellent borrower distribution of small loans to businesses, good borrower and geographic distribution of home mortgage loans and good geographic distribution of small loans to businesses. Our conclusions were impacted by the lack of owner occupied housing units and small businesses in low-income geographies in the AA. The volume and nature of community development lending had a significantly positive impact on Lending Test performance in the Greater Rural Minnesota AA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall Rating section descriptions of these loan products.

Based on limited-scope reviews, WFB's Lending Test performance in the Duluth-Superior, Rochester, and St. Cloud MSAs is not inconsistent with the overall excellent performance in Minnesota. The bank's performance in the Northeast Rural Minnesota is weaker than the overall excellent performance in the state. This weaker performance is due to a lower level of community development lending. Performance in limited-scope AAs did not influence the Lending Test rating in Minnesota.

INVESTMENT TEST

WFB's Investment Test performance in Minnesota is rated Low Satisfactory. Based on a full-scope review of the Greater Rural Minnesota AA, performance is adequate. This full-scope area represented approximately 93% of deposits in the state in 2003. However, only 12% of the deposits came from retail operations while the remainder of the deposits represented corporate escrow accounts for national operations. This was taken into consideration in forming our conclusion. WFB funded 210 investments during 2000 through the third quarter of 2004 totaling more than \$11 million. The bank's performance in this AA was complemented by statewide investments aggregating almost \$7 million.

WFB's investment in LIHTCs totaling \$6.9 million represented the largest dollar volume of investments funded in Greater Rural Minnesota. WFB also made equity

investments in three affordable housing loan funds totaling \$2.5 million. Those projects provided 192 housing units to LMI households. WFB also made investments in two DUS and one MBS totaling more than \$1.7 million. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, WFB's Investment Test performance in Duluth-Superior, Rochester, St. Cloud MSAs, and the remaining rural areas of Minnesota is stronger than bank's overall performance in the state. Stronger performance is centered in the volume of qualified investments relative to the bank's operations in the MSAs. Investments consisted of five LIHTCs, four equity investments in loan funds targeted to economic development and affordable housing, three DUS and two MBS. Other investments were in the form of charitable contributions. WFB's performance in the limited-scope AAs did not influence the Investment Test rating in Minnesota as these areas accounted for only 7% of the bank's reported deposits in Minnesota.

SERVICE TEST

WFB Service Test performance in the state of Minnesota is rated Outstanding. Based on a full-scope review, the bank's performance in the Greater Rural Minnesota AA is excellent. The bank's delivery systems are readily accessible to essentially all portions of its assessment areas.

Service delivery systems are readily accessible to geographies and individuals of different income levels in the Greater Rural Minnesota AA. There are no branches in low-income geographies; however, this is largely mitigated as less than one percent of the population resides in those areas. The distribution of branches in moderate-income geographies greatly exceeds the percentage of the population residing in those areas. As described in the "Description of Evaluation Process" our analysis considered the benefit that "bordering branches" provided to the Greater Rural Minnesota AA. In addition to the branches inside the moderate-income census tracts, two branches directly border moderate-income tracts. When factoring in these branches, the distribution increases significantly, raising the moderate-income branch distribution to more than twice the population distribution.

Branch opening and closing activity during the evaluation period was significant. During the period, the bank opened one branch in a moderate-income tract and closed eight branches; none of these was located in LMI geographies. In general, none of this activity in the assessment area had a negative impact on LMI communities.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all tracts, but the bank did not have information available to

show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, in concluding we could not place any significant weight on these systems. Hours and services are comparable among all locations regardless of the income level of the geography.

WFB has demonstrated a good level of CD services. The bank's provision of CD services in the Greater Rural Minnesota AA further enhanced its Service Test performance. The level of services is responsive to the community's needs, as evidenced by the volume of CD services, the unique nature of some of the services, and the leadership provided by WF participants. The bank provided 48 services to 36 different entities in the Greater Rural Minnesota full-scope assessment area. These bank participants helped to advise local community organizations on budgeting, financing, investing, project targeting, loan review and fundraising efforts.

Based on limited scope reviews, and considering the effect of "bordering branches", WFB's Service Test performance in the Duluth-Superior, Rochester and St. Cloud MSAs, as well as the Northeast Rural Minnesota AA, is not inconsistent with the bank's overall Outstanding Service Test performance in Minnesota.

State of Montana Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and good distribution among borrowers of different income levels throughout its AAs;
- WFB's community development lending levels positively impacted performance within the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows good responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Montana

Of WFB's 28 state and multi-state rating areas, Montana ranks twenty-first and accounts for 0.6% of the bank's deposits with \$1.3 billion as of June 30, 2003. WFB operates 46 branches in Montana and has defined nine AAs, which include 25 of the state's 56 counties and all of the MSAs. The Billings MSA and Northern Rural Montana AA were selected for full-scope reviews.

WFB is the second largest banking institution in the Billings MSA with \$217 million in deposits as of June 30, 2003. The bank's primary competitors include First Interstate Bank and Western Security Bank with deposit market shares of 33% and 11%, respectively. The Billings is the second most significant AA in the state.

WFB is the largest banking institution in the Northern Rural Montana AA with 18% of the market share accounting for \$456 million in deposits as of June 30, 2003. The bank's primary competitors include First Interstate Bank and Mountain West Bank, N.A. with deposit market shares of 10% and 8%, respectively. The Northern Rural

Montana AA is the most significant AA in the state. Five AAs that are not MSAs have been combined under the Greater Rural Montana AA.

During this evaluation period, significant merger and consolidation activity occurred in WFB's operations in Montana. Refer to Appendix A for details as well as a listing of WFB's AAs in Montana. Refer to Tables 1 through 15 of the State of Montana section of Appendix D for the facts and data used in this evaluation.

LENDING TEST

WFB's Lending Test performance in Montana is rated Outstanding. Based on full-scope reviews, performance in the Billings MSA and Northern Rural Montana AA is excellent. In both full-scope areas, HMDA and small business lending activity is excellent in relation to WFB's deposit market share.

The bank's lending performance in the Billings MSA is highlighted by excellent borrower distribution of small loans to businesses, good geographic distributions of small loans to businesses, good borrower distributions of home mortgage loans, and adequate geographic distribution of home mortgage loans. Our conclusions were impacted by the lack of owner occupied housing units and small businesses in low-income geographies in the MSA. Lending performance was positively impacted by the volume and nature of community development lending in the assessment area.

The bank's lending performance in Northern Rural Montana is highlighted by excellent borrower distribution of small loans to businesses, good geographic distribution of small loans to businesses, good borrower distribution of home mortgage loans, and adequate geographic distribution of home mortgage loans. Again, our conclusions were impacted by the lack of owner occupied housing units in low-income geographies in the AA. Lending performance was positively impacted by the volume and nature of community development lending in the assessment area.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall CRA Rating section for descriptions of these products.

Based on limited-scope reviews, Lending Test performance in the Great Falls and Missoula MSAs, as well as in the Greater Rural Montana AA, is not inconsistent with its overall good performance in the state.

INVESTMENT TEST

WFB's Investment Test performance in Montana is rated Outstanding. An important contextual factor in this evaluation is the relatively limited opportunities to participate

in community development activities in this predominantly rural state that has a total population of about 925 thousand persons. Based on full-scope reviews, performance in the Billings MSA is good and performance in Northern Rural Montana AA is excellent.

WFB made 53 investments in the Billings MSA totaling \$831 thousand from March 14, 2000, through September 30, 2004. Almost 30% of the investments in this MSA were targeted to affordable housing, and 69% to community services. Investments funded at least three multi-family and single-family affordable housing projects, including one sponsored by the Crow Indian Reservation, a hospice, a food bank, and other organizations that provide community services to LMI areas or individuals, including two that target LMI Native Americans. WFB invested \$100 thousand and gave a grant to the City of Billings Housing Rehabilitation Low-Interest Loan Program for the rehabilitation or improvement to the homes of LMI individuals and families who do not have sufficient equity to qualify for home equity loans. WFB is the largest investor in the program, it was instrumental in the program's early development, and has demonstrated additional innovation and leadership by helping to develop underwriting guidelines and providing ongoing management and technical expertise.

WFB made 61 investments in the Northern Rural Montana AA totaling more than \$4 million. Over 98% of the investments in this AA were targeted to affordable housing. Investments helped fund at least four multi-family and single-family affordable housing projects, two CDCs, a food bank, and a shelter for abused/neglected youth. Investments in affordable housing provided more than 24 housing units to LMI households. The bank has one prior period investment for \$902 thousand in a Native American eldercare facility in this AA that had a positive impact on performance.

Based on limited-scope reviews, Investment Test performance in the Great Falls and Missoula MSAs is not inconsistent with the bank's performance in the Northern Rural Montana AA. In addition, performance in the Greater Rural Montana AA is consistent with the bank's performance in the Billings MSA. To the extent applicable, weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. An unfunded LIHTC commitment in the Greater Rural AA for \$1 million, which represents a significant allocation of resources towards the future community development needs of that area, had a positive impact on the rating.

SERVICE TEST

WFB's Service Test performance in Montana is rated High Satisfactory. Based on a full-scope review, performance in the Billings MSA is poor but performance in the Northern Rural Montana AA is excellent. Stronger performance in the limited scope areas positively influenced the overall Service Test performance in Montana.

WFB has very poor branch accessibility in LMI geographies in the Billings MSA. The bank has no branches in low-income geographies and no branches in moderate-income geographies. In addition, there are no bordering branches to LMI geographies that would enhance accessibility to the bank's services. The low percentage of the population that resides in low-income geographies is a mitigating factor; however, the absence of bordering branches and/or branches in LMI geographies outweighs that factor. The bank provided a good level of community development services in the MSA. WFB provided 14 CD services to eight organizations, including a statewide organization and two groups that target the needs of LMI Native Americans, which consistently addressed the community development needs of the MSA. CD services had a positive impact on Service Test performance in this MSA.

WFB has excellent branch accessibility in LMI geographies in the Northern Rural Montana AA. The bank has no branches in low-income geographies; however, less than one percent of the population resides in those areas. Hours and services are comparable among all locations regardless of the income level of the geography. Branch opening and closing activity was limited, and did not affect the accessibility of the bank's delivery systems in LMI geographies. The bank provided a good level of community development services that had a positive impact upon the evaluation of performance in the Northern Rural Montana AA. WFB's work in providing 14 CD services to 12 organizations during the evaluation period, including a statewide organization, consistently addressed community development needs of the AA.

Performance in the limited-scope areas was as good as, or stronger than WFB's overall Service Test performance for the state. Based on limited-scope reviews, Service Test performance in the Great Falls MSA is good, and it is excellent in the Missoula MSA, where there are no low-income census tracts. Performance in the Greater Rural Montana AA is not inconsistent with Service Test performance for the state. In this assessment area, our conclusions were based primarily upon the distribution of branches by income level of geography in comparison to the distribution of the population, however only .2% of the population resides in low-income geographies. Overall, bordering branches and the provision of CD services did not enhance Service Test performance in limited scope areas of Montana.

State of Nebraska Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's community development lending levels had a significant positive impact on performance in the state;
- WFB's investment volume reflects a good level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Nebraska

Of WFB's 28 state and multi-state rating areas, Nebraska ranks fourteenth and accounts for 1.3% of the bank's deposits, or \$3 billion as of June 30, 2003. Within the state, WFB operates 43 branch offices within three AAs. The Omaha MSA was selected for full-scope review, accounting for 46% of statewide deposits. WFB is the second largest banking institution in the Nebraska rating area with 14% of the market share accounting for \$3 billion in deposits as of June 30, 2003. The bank's primary competitors include First National Bank of Omaha and US Bank N.A with deposit market shares of 21%, and 10% respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations Nebraska. Refer to Appendix A for details as well as a listing of WFB's AAs in Nebraska. Refer to Tables 1-15 of the State of Nebraska section of Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Nebraska is rated Outstanding. Based on a full-scope review, performance in the Omaha MSA is excellent.

In the Omaha MSA, HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Highlights include excellent borrower distribution of small loans to businesses and good borrower distribution of home mortgage loans. The geographic distribution of home mortgage loans and small loans to business was adequate. The volume and nature of community development lending had a significantly positive impact on Lending Test performance in the Omaha MSA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall Rating section descriptions of these loan products.

Based on limited-scope reviews, Lending Test performance in the Lincoln MSA and in Greater Rural Nebraska is not inconsistent with the overall outstanding performance in Iowa.

INVESTMENT TEST

WFB's Investment Test performance in Nebraska is rated High Satisfactory. Based on a full-scope review, performance is excellent in the Omaha MSA. However, the bank's performance is weaker in other areas of the state. This weakness affected the bank's overall performance in Nebraska.

WFB made 290 investments made in the Omaha MSA aggregating more than \$9 million. These activities primarily targeted to affordable housing. LIHTCs, which totaled almost \$7 million, represented the largest volume. Those projects provided 391 housing units to LMI households. WFB made two equity investments totaling \$250 thousand that benefited a family housing service CDC and a small business micro-credit fund. WFB also made investments in a CDFI and MBS. The volume of unfunded commitments was substantial in the Omaha MSA at more than \$10 million.

Equity investments in three loan funds that benefited a greater statewide area totaled \$490 thousand. One of the loan funds offers innovative financial products and provides essential "seed" financing for affordable housing developers, thereby increasing capacity. WFB demonstrated leadership and technical expertise by underwriting the investment to reduce the risk associated with predevelopment lending. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, WFB's Investment Test performance is weaker in the Lincoln MSA and significantly weaker in Greater Rural Nebraska compared to its performance in the Omaha MSA. Weaker performance is due to a lower volume of qualified investments relative to the bank's operations in the respective areas. In the rural areas, a larger portion of investments consisted of grants and charitable contributions. However, some of these grants were important to the survival the community organization. Performance in limited-scope AAs negatively influenced the Investment Test rating in Nebraska.

SERVICE TEST

WFB's Service Test performance in Nebraska is Outstanding. Based on a full-scope review, the bank's performance in the Omaha MSA is excellent, as WFB has shown excellent responsiveness to banking needs throughout its AA.

The bank's delivery systems are readily accessible to geographies and individuals of different income levels in its Omaha MSA. The distribution of branches in low-income geographies significantly exceeds the percentage of the population residing in those areas. The distribution of branches in moderate-income geographies also exceeds the percentage of the population residing in those areas. The bank did not open or close any branches during the evaluation period.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all tracts. WFB did not have demographic information available on the use of these systems to show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place significant weight on the systems when drawing our conclusion. Hours and services are comparable among all locations regardless of the income level of the geography.

WFB has demonstrated a high level of CD services in the Omaha MSA, which had a positive impact on Service Test performance. The level of services is responsive to the community's needs, as evidenced by the volume of CD services, the unique nature of some of the services, and the leadership provided by WFB participants. The bank provided 242 services to 71 different entities in the Omaha MSA. These bank participants helped to advise local community organizations on budgeting, financing, investing, project targeting, loan review and fundraising efforts. Further augmenting these services, bank team members conducted many financial education, first-time homebuyer, and small business seminars.

Based on limited-scope reviews, WFB's Service Test performance in the Lincoln MSA is not inconsistent with the bank's overall excellent Service Test performance in Nebraska. The bank's performance in the Greater Rural AA is weaker than in the full-scope AA. While the bank has no branches in LMI geographies, only 2% of the LMI population resides in these geographies. Performance in this limited scope AA did not influence the Service Test rating in Nebraska.

State of Nevada Rating

CRA Rating for the State ¹¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and an excellent distribution among borrowers of different income levels throughout its AAs;
- WFB's community development lending levels positively impacted performance within the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Nevada

Of WFB's 28 state and multi-state rating areas, Nevada ranks seventeenth and accounts for 1% of the bank's deposits, or \$2.3 billion as of June 30, 2003. Within the state, WFB operates 39 branch offices and has three defined AAs in Nevada (including the Las Vegas Multi-State MSA. See footnote.), which include all of the counties and MSAs in the state. From these AAs, the Reno MSA was selected for full-scope review. WFB is the largest banking institution in the Reno MSA with 32% of the market share. The bank's primary competitor is Bank of America, N.A. with a deposit market share of 17%. The Reno MSA is the most significant AA in the state.

¹¹ For institutions with branches in two or more states in a multi-state MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state MSA. Refer to the multi-state MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

During this evaluation period, significant merger and consolidation activity occurred in WFB's operations in Nevada. Refer to Appendix A for details as well as a listing of WFB's AAs in Nevada. Refer to Tables 1 - 15 in the State of Nevada section of Appendix D for the facts and data used to evaluate the bank's performance.

LENDING TEST

Lending Test performance in Nevada is rated Outstanding. Based on a full-scope review, performance in the Reno MSA is excellent. The level of HMDA and small business lending activity is excellent in relation to WFB's deposit market share.

WFB's performance in the Reno MSA was highlighted by a good geographic distribution of home mortgage loans and a good geographic distribution of small loans to businesses. Our conclusions considered the impact of limited owner occupied housing units in low-income geographies in the MSA. The bank's distribution of home mortgage loans by borrower income and loans to small businesses was excellent. The bank's CD lending had a positive impact on Lending Test performance in this MSA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall Rating section for descriptions of these products.

Performance in the limited-scope AA was not inconsistent with the bank's performance in the state, and had a positive impact on the Lending Test rating.

INVESTMENT TEST

WFB's Investment Test performance in Nevada is rated Outstanding. Based on a full-scope review, performance in the Reno MSA is good. However, the bank's performance is enhanced by the number and volume of investments made in Greater Rural Nevada. This is an excellent level of investments that are responsive to important community development needs.

In the Reno MSA, WFB made 76 investments totaling almost \$9 million from August 3, 1999, through September 30, 2004, which benefited entities that meet community development needs in the AAs. About 79% of the investments in the Reno MSA were targeted to affordable housing and 20% to community services. The bank's investments helped finance at least four affordable multi-family and single-family housing projects, a food bank, a clinic, a micro enterprise loan fund, child activity centers, a clothing bank, and other entities that provide community services targeted at LMI persons or geographies. The investments in affordable housing provided at least 386 housing units to LMI households.

Based on a limited-scope review, performance in the Greater Rural Nevada AA is not inconsistent with the bank's performance in the full-scope MSA. Performance in this AA showed a very high volume of investments in relation to allocated resources, a high level of responsiveness to area needs, and leadership in meeting a specific community development need. WFB made investments at least eight affordable housing projects that provided at least 196 units, a CDC, and other local or regional organizations providing economic development and community services to LMI areas or individuals. WFB made two investments totaling \$500 thousand (exclusive of investments in this entity that count for performance in Idaho and Wyoming) to the Idaho Nevada CDFI. This multi-state CDFI provides loans to businesses located in rural areas that might not qualify for traditional financing. Its purpose is to help create or retain jobs in rural areas, an important community need in many rural areas. The CDFI also makes capital available to small developers who create affordable housing, rehabilitate vacant facilities, and renovate historical buildings. WFB was the initial investor in one of this organization's loan funds, is the largest investor in this organization, and provides ongoing managerial and technical expertise. In this manner, WFB demonstrates leadership in its support of this organization's community development activities. Performance in this AA had a positive impact on the state rating.

SERVICE TEST

WFB's Service Test performance in Nevada is rated Outstanding. Based on a full-scope review, performance in the Reno MSA is excellent.

In the Reno MSA, WFB has excellent branch accessibility in LMI geographies. Four bordering branches further enhance accessibility of banking services in moderate-income geographies. Hours and services are comparable among all locations regardless of the income level of the geography. Merger and consolidation activity helped cause significant branch openings and closings during the evaluation period. However, they have not adversely affected accessibility of the bank's delivery systems in LMI geographies. WFB provided an excellent level of community development services in the Reno MSA. The bank's work in providing 264 services to 28 different organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on a limited-scope review, Service Test performance in Rural Nevada is not inconsistent with the bank's performance in the state.

State of New Mexico Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent distribution of WFB's loans among borrowers of different income levels and good distribution of loans among geographies throughout the AAs;
- WFB's community development lending levels significantly impacted performance within the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows good responsiveness to banking needs within the state.

Description of Institution's Operations in the State of New Mexico

Of WFB's 28 state and multi-state rating areas, New Mexico ranks eleventh and accounts for 1.7% of the bank's deposits, or \$3.8 billion in deposits as of June 30, 2003. WFB operates 103 branch offices in New Mexico and has defined four AAs, which include all of the state's counties and all of the MSAs. The Albuquerque MSA was selected for full-scope review. WFB is the largest banking institution in the Albuquerque MSA with 28% of the market share accounting for \$1.9 billion in deposits as of June 30, 2003. The bank's primary competitors include Bank of America, N.A., Bank of Albuquerque, N.A., Bank of the West, and First State Bank with deposit market shares of 26%, 10%, 9% and 9%, respectively. The Albuquerque MSA is WFB's most significant market in the state.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations in New Mexico. Refer to Appendix A for details as well as a listing of WFB's AAs in New Mexico. Refer to Tables 1 – 15 of the State of the New Mexico section of Appendix D for the facts and data used in this evaluation.

LENDING TEST

WFB's Lending Test performance in New Mexico is rated Outstanding. Based on a full-scope review, performance in the Albuquerque MSA is excellent. Performance in limited-scope AAs had a positive impact on the Lending Test rating for New Mexico.

In the Albuquerque MSA, HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Lending performance in the MSA is highlighted by excellent borrower distribution of small loans to businesses and geographic distribution of small loans to businesses, excellent borrower distribution of home mortgage loans, and good geographic distribution of home mortgage loans. Our conclusions were influenced by the limited owner occupied housing units and small businesses in low-income geographies in the MSA. The volume and nature of community development lending had a significantly positive impact on Lending Test performance in the Albuquerque MSA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall CRA Rating section for descriptions of these products.

Based on limited-scope reviews, Lending Test performance in the Las Cruces and Santa Fe MSAs, as well as Greater Rural New Mexico, is not inconsistent with performance in the state. Areas of weaker performance are due to a less favorable distribution of HMDA loans among borrowers of different income levels in the Santa Fe MSA and Greater Rural New Mexico. Our conclusions were impacted by the lack of owner occupied housing units and small businesses in low-income geographies of the AAs. Again, the nature and volume of community development lending had a significantly positive impact on Lending Test performance in the limited scope areas.

INVESTMENT TEST

WFB's Investment Test performance in New Mexico is rated Outstanding. Based on a full-scope review, performance in the Albuquerque MSA is excellent. Performance is equally as strong in the limited-scope AAs. In the Albuquerque MSA, WFB funded 212 investments in the state from March 14, 2000, through September 30, 2004, totaling more than \$2 million, which benefited entities that meet community development needs in the AA. This is an excellent level of investments that are responsive to a wide variety of important community development needs.

In the Albuquerque MSA, almost 67% of the investments were targeted to affordable housing, 26% to community services, and 7% to economic development. Investments in LIHTCs, MBS, loan funds, CDBGs, donations, CRA targeted mutual

funds, and grants provided funds for at least five affordable multi-family or single-family housing projects and a shelter for the homeless. The investments in affordable housing provided 160 housing units to LMI households. In addition to affordable housing, the investments in four CDC's, a small business micro-loan fund, and other regional or local organizations provided technical assistance, educational services, counseling, health care, food banks, financial services, historical preservation funding, economic development, and other community services to LMI areas or individuals. WFB made three investments that benefited a greater statewide area that totaled \$4.5 million. A \$1 million investment, waiver of interest, and numerous grants were given to a small business micro-loan program that targets minority-owned businesses and businesses located in LMI geographies. With the bank funding and other assistance, the program has expanded beyond Albuquerque, to reach over 100 communities throughout New Mexico. WFB demonstrated leadership in its overall relationship with this nonprofit, by providing coordinated CD lending, investment, and services support. WFB was one of the initial investors and is one of the largest investors in this nonprofit. In addition, through the bank's involvement and commitment helped the organization obtain federal funding.

Based on limited scope reviews, Investment Test performance in the Las Cruces and Santa Fe MSAs and in the Rural New Mexico AA is not inconsistent with the bank's performance in the state. A relatively small, unfunded commitment in the Las Cruces MSA did not influence this evaluation; however, a substantial unfunded commitment in the Rural New Mexico AA demonstrated a significant allocation of resources towards meeting the future community development needs of the AA and had a positive impact on the evaluation.

SERVICE TEST

WFB's Service Test performance in New Mexico is rated High Satisfactory. Based on a full-scope review, performance in the Albuquerque MSA is good. Performance in the limited scope areas did not influence the overall Service Test performance in New Mexico.

In the Albuquerque MSA, WFB has good accessibility to banking services. The bank does not have any branches in low-income geographies, and there are no bordering branches that provide accessibility to banking services in low-income geographies. However, the low percentage of population that resides in low-income geographies is a mitigating factor, at less than three percent. The distribution of branches in moderate-income geographies is excellent and is further enhanced by two bordering branches. WFB's use of alternative delivery systems improved the accessibility of banking services throughout all geographies, but the bank did not have information available to show that these systems improved delivery of services specifically to LMI individuals or areas. Hours and services are comparable among all locations regardless of the income level of the geography. Branch openings and

closings were significant during the evaluation period but generally did not adversely affect accessibility to banking services.

WFB provided an excellent level of community development services in the Albuquerque MSA. WFB provided 47 CD services to 35 different organizations during the evaluation period, including organizations that target the needs of LMI Hispanics and Native Americans. These services addressed the community development needs of the MSA, thus partially meeting the need for financial services in low-income geographies. The CD services include substantial technical assistance provided to a nonprofit that operates a small business micro-loan program that started in Albuquerque but has spread to other areas, including rural communities, of the state.

Based on limited-scope reviews, Service Test performance in the Santa Fe MSA is stronger than performance in the state, with overall excellent branch distribution despite the closure of three branches in moderate-income geographies. Overall, performance in the Greater Rural New Mexico AA is not inconsistent with the state with branch distribution that was enhanced by a branch that borders a moderate-income branch and excellent responsiveness of CD services. Performance in the Las Cruces MSA is also consistent with the overall state Service Test rating. Performance in the limited-scope areas had an overall neutral impact on the Service Test rating for New Mexico.

State of North Dakota Rating

CRA Rating for the State ¹²:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's community development lending levels had a significant positive impact on performance in the state;
- WFB's investment volume reflects a good level of responsiveness to the needs of the state; and
- WFB's provision of services shows good responsiveness to banking needs within the state.

Description of Institution's Operations in the State of North Dakota

Of WFB's 28 state and multi-state rating areas, North Dakota ranks 22nd and accounts for .4% of the bank's deposits, or \$1 billion as of June 30, 2003. Within the state, WFB operates 15 branch offices in four AAs. The Bismarck and Minot MSAs were selected for full-scope reviews, combined accounting for 52% of statewide deposits. WFB is the largest banking institution in the Bismarck MSA AA with 19% of the market share accounting for \$336 million in deposits as of June 30, 2003. WFB is the second largest banking institution in the Minot MSA AA with 22% of the market share accounting for \$190 million in deposits as of June 30, 2003. The bank's primary competitors include US National Bank, First Western Bank & Trust, and Gate City Bank.

¹² For institutions with branches in two or more states in a multi-state MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state MSA. Refer to the multi-state MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations North Dakota. Refer to Appendix A for details as well as a listing of WFB's AAs in North Dakota. Refer to Tables 1-15 of the State of North Dakota section of Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in North Dakota is rated Outstanding. Based on a full-scope review, performance in both the Bismarck and Minot MSAs is excellent. Both MSAs show excellent HMDA and small business lending activity in relation to WFB's deposit market share.

Highlights in the Bismarck MSA and Minot AA include good geographic and borrower distribution of small loans to businesses and home mortgage loans. Our conclusions were influenced by the limited owner occupied housing units and small businesses in moderate-income geographies in the MSA. There are no low-income geographies in these AAs. The volume and nature of community development lending had a positive impact on lending performance in the AA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall CRA Rating section for descriptions of these products.

Based on limited-scope reviews, Lending Test performance in the Grand Forks MSA and in the Greater Rural North Dakota AA is not inconsistent with the overall outstanding performance in North Dakota.

INVESTMENT TEST

WFB's Investment Test performance in North Dakota is rated High Satisfactory. Based on a full-scope review, performance is excellent in the Bismarck MSA and good in the Minot MSA. WFB funded 10 investments in the state from March 2000 through September 2004 totaling more than \$6 million.

Most of the qualified investments made in the Bismarck MSA were targeted to affordable housing. The largest investments in Bismarck totaled \$2.4 million and consisted of two bonds that financed multifamily housing units. Two equity investments totaling \$170 thousand benefited loan funds for affordable housing and economic development. Those projects provided 104 housing units to LMI households. Other investments consisted primarily of LMI MBS and contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

The largest investment made in the Minot MSA was a \$500 thousand CDBG. In addition, a \$70 thousand equity investment made in a CDFI provides gap and other types of residential mortgage financing for qualifying LMI individuals and an additional \$250 thousand remains unfunded. A \$969 thousand statewide LIHTC benefited all of WFB's AAs in North Dakota. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Grand Forks MSA and greater rural North Dakota is not inconsistent with the bank's performance in full scope areas. Stronger performance is centered in the Grand Forks MSA where qualified investments relative to the bank's operations in the MSA were higher. In the rural areas, which represent more than 40% of WFB's operations in North Dakota, investment performance was lower and a greater portion of investments consisted of grants and charitable contributions.

SERVICE TEST

WFB's Service Test performance in North Dakota is rated High Satisfactory. Based on full-scope reviews, performance in the Bismarck and Minot MSAs is good.

WFB's delivery systems are accessible to geographies and individuals of different income levels in its Bismarck MSA. There are no low-income geographies in the assessment area and there are no branches located in moderate-income geographies. As described in the "Description of Evaluation Process" our analysis considered the benefit that "bordering branches" provided to the Bismarck and Minot MSAs. One branch directly borders a moderate-income tract. When factoring in this branch, the distribution increases significantly, raising the moderate-income distribution to well above the population distribution. There was no branch activity during the evaluation period.

In the Minot AA, the bank's delivery systems are still accessible to geographies and individuals of different income levels, despite the poor comparison to demographics. There are no low-income geographies in the assessment area. There are no branches located in moderate-income geographies versus a population of 10.8%. However, due to a change in the 2000 census classification, the only branch that was in a moderate-income geography is now located in a middle-income geography. The branch is still serving the same population, thus conclusions from our last assessment are carried forward.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all geographies. WFB did not have demographic information available on the use of these systems to show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place

significant weight on the systems when drawing our conclusion. Hours and services are comparable among all locations regardless of the income level of the geography.

WFB demonstrated a good level of CD services. The bank's provision of CD services in the Bismarck and Minot MSAs had a positive impact Service Test performance in the full-scope AAs. The level of services is responsive to the community's needs, as evidenced by the volume of CD services, the unique nature of some of the services, and the leadership provided by WFB participants. WFB bank provided 19 services to nine different groups in the Bismarck MSA and 29 services to 12 groups in the Minot MSA. These services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Service Test performance in the Great Rural ND AA is not inconsistent with the overall High Satisfactory performance in North Dakota. Taken into consideration is the fact that the Greater Rural ND AA does not have any LMI geographies. Performance in the Grand Folks MSA is weaker than the overall performance in the State of North Dakota. The primary reason for this performance is less accessible retail delivery services to LMI areas. Performance in limited-scope AAs did not influence the Service Test rating for North Dakota as it accounted for less than 7% of state deposits.

State of Ohio Rating

CRA Rating for the State:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state
- Good distribution of WFB's loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's investment volume reflects excellent responsiveness to the needs of the AA; and
- WFB's provision of services that shows adequate responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Ohio

Of WFB's 28 state and multi-state rating areas, Ohio ranks last and accounts for less than 1% of the bank's deposits, or \$85 million as of June 30, 2003. Within the state, WFB operates one branch office in the county of Van Wert thus making it the only full-scope AA. WFB is the third largest banking institution in the Van Wert AA area with 21% of the market share accounting for \$85 million in deposits as of June 30, 2003. The bank's primary competitors in Van Wert County include First FS&LA of Van Wert, and Van Wert FSB with deposit market shares of 23% and 22%, respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations Ohio. Refer to Appendix A for details as well as a listing of WFB's AA in Ohio. Refer to Tables 1-15 of the State of Ohio section of Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Ohio is rated High Satisfactory. Based on a full-scope review, performance in the Van Wert AA is good. There are no limited-scope areas in Ohio.

HMDA and small business lending activity is excellent in relation to WFB's deposit market share. The bank's market share ranks third in deposits and first in HMDA lending and small business lending in the AA. Before the 2000 Census, the Van Wert MSA had no LMI geographies. Thereafter, one moderate-income census tract was created. For this reason, our lending analysis places greater emphasis on borrower distribution than geographic distribution of lending in the AA. In this light, lending performance in the Van Wert AA is highlighted by excellent borrower distribution of small loans to businesses and good borrower distributions of home mortgage loans.

The offering of bank-wide flexible loan products and participation in SBA lending programs also enhanced Lending Test performance in the state. Refer to the General Information and Overall Rating section descriptions of these loan products.

INVESTMENT TEST

WFB's Investment Test performance in Ohio is rated Outstanding. Based on a full-scope review, performance is excellent in the Van Wert County AA, the only AA in Ohio with WFB branch operations. WFB funded one investment in the state during May 2001 through September 2004. The \$500 thousand investment was CBDG bond that benefited Van Wert County, an AA with limited investment opportunities. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

SERVICE TEST

WFB's Service Test performance in Ohio is rated Low Satisfactory, based on the bank's performance in the Van Wert AA. WFB has only one branch in the AA. WFB delivery systems are reasonably accessible to geographies and individuals of different income levels in the AA. There are no low-income geographies and only six percent of the population resides in moderate-income geographies. An important contextual issue is the geographic size of Van Wert County and the location of the City of Van Wert in the County. The county is roughly 16 miles long. The City of Van Wert is centrally located within the county, which includes the bank's one branch. There is a good network of roads and highways within the county. However, the distances involved for moderate-income individuals without transportation or access to public transportation could be a deterrent for some

individuals. There was no branch opening or closing activity during the evaluation period.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all geographies, but the bank did not have information available to show that these systems improved delivery of services specifically to LMI individuals or areas. Hours and services are comparable among all locations regardless of the income level of the geography. WFB also has unique delivery systems that specifically benefit LMI customers and unbanked populations. These alternative delivery services are available to all of the bank's AAs.

WFB has demonstrated an adequate level of CD services in the Van Wert AA, which had a neutral impact Service Test performance. The bank provided four services to three different entities in Van Wert. These bank participants helped to advise local community organizations on budgeting, financing, investing, project targeting, loan review and fundraising efforts.

State of Oregon Rating

CRA Rating for the State ¹³:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies of different income levels and excellent distribution among borrowers of different income levels throughout its AAs;
- WFB's community development lending levels positively impacted performance within the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Oregon

Of WFB's 28 state and multi-state rating areas, Oregon ranks nineteenth and accounts for 0.8% of the bank's deposits, with \$1.8 billion as of June 30, 2003. WFB operates 64 branch offices and has defined seven AAs in Oregon (including the Portland-Vancouver Multi-State MSA, see footnote) that include all of the counties and MSAs in the state. From these AAs, the Greater Rural Oregon AA and Salem MSA were selected for full-scope review.

¹³ For institutions with branches in two or more states in a multi-state MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state MSA. Refer to the multi-state MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

WFB is the fourth largest banking institution in the Greater Rural Oregon AA with 8% of the market share accounting for \$700 million in deposits as of June 30, 2003. The bank's primary competitors include U. S. Bank, N.A., Umpqua Bank, Washington Mutual Bank and Klamath First Federal S & L with deposit market shares of 16%, 10%, 10% and 9%, respectively. The Greater Rural Oregon AA is the most significant AA in the state.

WFB is the fourth largest banking institution in the Salem MSA with 14% of the market share accounting for \$446 million in deposits as of June 30, 2003. The bank's primary competitors include U. S. Bank, N.A., Washington Mutual Bank and West Coast Bank with deposit market shares of 20%, 15%, and 15%, respectively. The Salem MSA is the second most significant AA in the state.

During this evaluation period, significant merger and consolidation activity occurred in WFB's operations in Oregon. Refer to Appendix A for details as well as a listing of WFB's AAs in Oregon. Refer to Tables 1 through 15 in the State of Oregon section of Appendix D for the facts and data used to evaluate the bank's performance.

LENDING TEST

Lending Test performance in Oregon is rated Outstanding. Based on full-scope reviews, performance in both the Greater Rural Oregon AA and the Salem MSA is excellent.

In the Salem MSA and Greater Rural Oregon AA, HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Lending performance in the MSA and AA is highlighted by excellent borrower distribution of home mortgage loans and small loans to businesses. Geographic distribution of home mortgage loans and small loans to businesses is good. Our conclusions were influenced by the limited owner occupied housing units and small businesses in low-income geographies of the Salem MSA. CD lending had a significantly positive impact on the performance in the MSA and AA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall CRA Rating section for descriptions of these products.

Performance in most of the limited-scope AAs was not inconsistent with the bank's overall excellent performance in the state. However, performance in the Eugene-Springfield MSA was weaker. Weaker performance was centered in less favorable geographic and borrower distribution of the refinance loan product and a lower level of CD loans. Our conclusions were influenced by the lack of owner occupied housing units in low-income geographies in the AAs.

INVESTMENT TEST

Investment Test performance in Oregon is rated Outstanding. WFB made 192 investments in Oregon totaling \$7.2 million from June 30, 2000, through September 30, 2004, which benefited approximately 75 different entities that meet community development needs in the AAs. This is an excellent level of investments that are responsive to a variety of important community development needs.

Overall, WFB's investments in the Greater Rural Oregon AA represents an excellent focus on community needs and an excellent level in relation to available resources. All of the larger investments in this AA were targeted to affordable housing, with only small amounts of grants and donations funding community services, economic development, and stabilization and revitalization activities. Investments helped fund two CDCs, one CDFI, at least five different affordable multi-family and single-family housing projects, a center for LMI seniors, and other CD activities. Investments in affordable housing provided more than 245 housing units to LMI households. A significant level of prior period statewide investments and unfunded commitments had a positive impact upon our evaluation of bank performance.

WFB's performance in the Salem MSA is also excellent. All of the larger investments in this MSA were also targeted to affordable housing, again with only small amounts of grants and donations funding community services and economic development activities. WFB's investments helped fund two CDCs, a food bank, at least three different affordable multi-family and single-family housing projects, and other CD activities. A significant level of prior period statewide investments and unfunded commitments had a positive impact upon our evaluation of bank performance.

Based on limited-scope reviews, the bank's Investment Test performance in the Eugene-Springfield MSA and the Northwest Rural Oregon AA is consistent with the bank's performance in the state. Performance in the Corvallis and Medford-Ashland MSAs is weaker than the bank's overall performance in the state. This is based primarily upon the level of investments in relation to available resources. A significant level of statewide prior period investments and unfunded commitments had a positive impact upon our evaluation of bank performance in the limited-scope areas. Performance in limited-scope AAs did not influence the Investment Test rating for Oregon.

SERVICE TEST

Service Test performance in Oregon is rated Outstanding. Based on full-scope reviews, performance in both the Greater Rural Oregon AA and the Salem MSA is excellent.

WFB has excellent branch accessibility in the Greater Rural Oregon AA. There are no low-income geographies in this AA. The distribution of branches in moderate-income geographies is lower than the percentage of the population residing in those areas, but three branches that border LMI areas increases the branch accessibility in those geographies to the point where it exceeds the population. Hours and services are comparable among all locations regardless of the income level of the geography. Branch opening and closing activity did not affect LMI geographies in this AA. Within the context of the limited opportunities available in this rural area, WFB's work in providing 20 CD services to 15 organizations during the evaluation period addressed community development needs and helped to offset the lack of branches in low-income geographies.

WFB also has excellent branch accessibility in the Salem MSA. The bank has no branches in low-income geographies, but less than 1% of the population resides in those geographies. The distribution of branches in moderate-income geographies exceeds the percentage of the population in those geographies, and two bordering branches further enhance the accessibility of the bank's services. Hours and services are comparable among all locations regardless of the income level of the geography. Branch opening and closing activity did not significantly affect the overall accessibility of branches. CD services in the Salem MSA had a neutral impact upon the evaluation of Service Test performance in this AA.

The bank's performance in the limited-scope Corvallis, Eugene-Springfield, and Medford-Ashland MSAs was not inconsistent with its overall Service Test performance in the state. Performance in the Northwest Rural Oregon AA was weaker than overall performance in the state. These determinations were based primarily upon the distribution of branches by income level of geography in comparison to the distribution of the population, and the effect of bordering branches. The provision of CD services in the limited-scope areas was not sufficient to influence the evaluation. Overall, performance in the limited-scope areas had a positive effect on the overall Service Test rating for Oregon.

State of South Dakota Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's community development lending levels had a significant positive impact on performance in the state;
- WFB's investment volume reflects a good level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of South Dakota

Of WFB's 28 state and multi-state rating areas, South Dakota ranks sixteenth and accounts for 1.1% of the bank's deposits, or \$2.5 billion as of June 30, 2003. Within the state, WFB operates 60 branch offices in four different AAs. Greater Rural South Dakota was selected for a full-scope review represents 44% of deposits in the state. Other rating areas include the Sioux Falls MSA, the Rapid City MSA, and the Rural SD AA. WFB is the largest banking institution in the Greater Rural South Dakota AA area with 7% of the market share accounting for \$1.1 billion in deposits as of June 30, 2003. The bank's primary competitors include Citibank USA, N.A., Citibank South Dakota N.A., and First Premier Bank with deposit market shares of 10%, 9%, and 5% respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations South Dakota. Refer to Appendix A for details as well as a listing of WFB's AAs in South Dakota. Refer to Tables 1-15 of the State of South Dakota section of Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in South Dakota rated Outstanding. Based on a full-scope review, performance in Greater Rural South Dakota is excellent. Performance in the limited-scope AAs varied but did not negatively influence the overall Lending Test performance in South Dakota.

In the Greater Rural South Dakota AA, HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Lending performance in the AA is highlighted by excellent geographic and borrower distribution of small loans to businesses and good geographic and borrower distribution of home mortgage loans. The volume and nature of community development lending had a significantly positive impact on lending performance in the assessment area.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall Rating section descriptions of these loan products.

Based on limited-scope reviews, the bank's Lending Test performance in the Sioux Falls MSA is not inconsistent with the state rating. Performance in the Rapid City MSA and in the Rural South Dakota AA is weaker than overall performance for the state. Weaker performance resulted from less favorable geographic distribution of home mortgage lending in the AAs. However, the volume and nature of community development lending in the AAs had a positive impact on lending performance in the Rapid City and Sioux Falls MSAs.

INVESTMENT TEST

WFB's Investment Test performance in South Dakota is rated High Satisfactory. Based on a full-scope review, performance is good in the Greater Rural South Dakota AA. WFB funded 15 investments in the state during March 2000 through the third quarter of 2005 totaling \$8.7 million, most of which are related to affordable housing. As of September 2004, prior period investments totaled \$357 thousand.

Two of the bank's largest investments in the Greater Rural South Dakota AA were LIHTCs totaling \$2.1 million that were made to a CDC that invests in affordable housing developments. WFB invested an additional \$1.4 million in an agency that finances and develops affordable housing opportunities in the area. In total, multi-family housing projects provided 52 housing units to LMI households. Equity investments in CDFIs and loan funds totaled an additional \$750 thousand. Other investments consisted primarily of MBS backed by LMI mortgages, contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Sioux Falls MSA is good and is not inconsistent with the bank's overall performance. All the investments in the Sioux Falls MSA targeted affordable housing. Stronger performance is centered in a high amount of qualified investments relative to the bank's operations in the MSA. Other investments were in the form of charitable contributions. Performance in Rapid City is weaker than WFB's overall performance, however more than \$1 million in unfunded commitments was given positive consideration. In the other rural areas of South Dakota Investment Test performance is significantly weaker than the bank's overall performance. However, investment opportunities in the rural areas are quite limited. Therefore, performance in limited-scope AAs did not negatively influence the Investment Test rating in South Dakota.

SERVICE TEST

WFB's Service Test performance in South Dakota is rated Outstanding. Based on a full-scope review, WFB's performance in the Greater Rural South Dakota AA is excellent.

The bank's delivery systems are readily accessible to geographies and individuals of different income levels in its Greater Rural South Dakota AA. There are no branches located in low-income geographies; however, less than two percent of the population resides in these areas. The distribution of branches in moderate-income geographies greatly exceeds the percentage of the population residing in those areas. Branch opening and closing activity during the evaluation period was significant; however, the activity did not have a negative impact on LMI communities.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all geographies. WFB did not have demographic information available on the use of these systems to show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place significant weight on the systems when drawing our conclusion. Hours and services are comparable among all locations regardless of the income level of the geography.

WFB demonstrated a good level of CD services Greater Rural South Dakota that enhanced performance in the AA. The level of services is responsive to community needs, as evidenced by the volume of CD services, the unique nature of some of the services, and the leadership provided by WFB participants. These bank participants advised local community organizations on budgeting, financing, investing, project targeting, loan review and fundraising efforts.

Based on limited-scope reviews, the bank's Service Test performance in the Rapid City and Sioux Falls MSAs is not inconsistent with the overall Outstanding Service Test performance in South Dakota. Weaker performance in the Rural South Dakota

AA is centered in WFB having no branches in LMI geographies, however this is mitigated by a low percentage of population residing there. Performance in the limited-scope AAs did not negatively influence the Service Test rating in South Dakota.

State of Utah Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's home mortgage loans and excellent distribution of small loans to businesses among geographies, complemented by an excellent distribution of home mortgage and small business loans to borrowers of different income levels throughout the bank's AAs;
- WFB's community development lending levels positively impacted performance within the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Utah

Of WFB's 28 state and multi-state rating areas, Utah ranks eighth and accounts for 2.3% of the bank's deposits, or \$5.4 billion as of June 30, 2003. WFB operates 139 branch offices and has defined three AAs in Utah, which include all of the MSAs and all except one county (Kane) in the state. Kane County is located on the southern border of the state, is sparsely populated, and is dominated by State Park, National Park, and National Monument land. From the three AAs, Salt Lake City-Ogden MSA was selected for full-scope review. WFB is the third largest banking institution in the Salt Lake City-Ogden MSA with 4% of the market share accounting for \$3.4 billion in deposits as of June 30, 2003. The bank's primary competitors include Merrill Lynch Bank USA, American Express, and Zions First National Bank, with deposit market shares of 72%, 6%, and 5%, respectively. The Salt Lake City-Ogden MSA is the most significant AA in the state.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations in Utah. Refer to Appendix A for details as well as a listing of WFB's AAs in Utah. Refer to Tables 1 through 15 of the State of Utah section of Appendix D for the facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Utah is rated Outstanding. Based on a full-scope review, performance in the Salt Lake City-Ogden MSA is excellent.

The level of HMDA and small business lending activity in the Salt Lake City-Ogden MSA is excellent in relation to WFB's deposit market share there. Other highlights include excellent borrower distribution of home mortgage loans and small loans to businesses and excellent geographic distribution of small loans to businesses. The geographic distribution of home mortgage loans is good. Our conclusions were impacted by the lack of owner occupied housing units in low-income geographies in the MSA.

The bank's community development lending had a positive impact on lending performance in the Salt Lake City-Ogden MSA. During the evaluation period, the bank originated 63 community development loans totaling \$222.7 million. Approximately 69% funded revitalization and stabilization projects and 18% went to fund affordable housing. CD loans created more than 287 affordable housing units and helped create many entry-level LMI jobs within the MSA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall CRA Rating section for descriptions of these products.

Based on limited-scope reviews, Lending Test performance in the Provo-Orem MSA is not inconsistent with overall performance in the state. However, performance in the Rural Utah AA is weaker as demonstrated by a less favorable geographic distribution of HMDA loans and a lower level of CD loans. Our conclusions were impacted by the lack of owner occupied housing units in low-income geographies in the AAs. Overall, performance in limited-scope AAs had a positive impact the Lending Test rating in Utah.

INVESTMENT TEST

WFB's Investment Test performance in Utah is rated Outstanding. Based on a full-scope review, the bank's performance in the Salt Lake City-Ogden MSA is Outstanding. Performance is weaker in the limited-scope AAs. WFB made 209 investments in MSA totaling more than \$21 million from June 30, 2000, through

September 30, 2004, which benefited different entities that meet community development needs in the AAs. Within the context of the relatively limited opportunities available in this predominantly rural state, this is an excellent level of investments that are responsive to a wide variety of important community development needs.

Approximately 82% of the investments in the Salt Lake City-Ogden Utah AA were targeted to affordable housing, 12% to community services, and 6% to economic development. WFB made investments in LIHTCs, CDBGs, MBS, two CDFIs, grants, and donations that helped fund at least 14 different affordable multi-family and single-family housing projects and a mental health safe haven. Investments in affordable housing provided more than 583 housing units to LMI households. Other investments in local or regional organizations provided community services to LMI areas or individuals. A significant level of prior period investments and unfunded commitments had a positive impact upon our evaluation of bank performance, as well. Other investments consisted primarily of grants/donations to local or regional organizations providing community development, housing, and financial services to LMI areas and/or LMI individuals.

WFB's leadership in the Salt Lake City-Ogden MSA is demonstrated by a \$1 million investment in a 26-unit transitional housing complex in a moderate-income area. In addition to housing, residents receive on-site case management that incorporates a training coordinator, education training, and counseling centers. As the sole investor in the project, WFB used a streamlined operating agreement for the LIHTC. Reduced interim construction financing and associated interest costs were a powerful tool in making the project work when traditional LIHTC requirements and financing tiers would have raised the overall cost of the project. WFB also sponsored a Federal Home Loan Bank grant to help fund the project.

Based on limited-scope reviews, Investment Test performance in Greater Rural Utah AA and the Provo-Orem MSA is weaker than the overall state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AAs. However, family housing projects provided more than 3,200 housing units to LMI households. Performance in the limited-scope areas did not negatively influence Investment Test performance in Utah.

SERVICE TEST

WFB's Service Test performance in Utah is rated Outstanding. Based on a full-scope review, performance in the Salt Lake City MSA is excellent.

WFB has excellent branch accessibility in the Salt Lake City MSA and five bordering branches to moderate-income geographies further enhance branch accessibility. WFB's use of telephone and electronic banking delivery systems improved the accessibility of banking services throughout all tracts, but the bank did not have

information available to show that these systems improved delivery of services specifically to LMI individuals or areas. Hours and services are comparable among all locations regardless of the income level of the geography. Branch opening and closing activity in this AA resulted in the loss of three branches in moderate-income geographies, however this did not significantly influence the evaluation of bank performance due to the excellent branch distribution.

WFB provided an excellent level of CD services in the AA. The bank provided 98 CD services to approximately 46 organizations during the evaluation period, including one group that targets the needs of LMI Native Americans, that consistently addressed the community development needs of the AA. Bank employees regularly served in leadership positions through senior officer, director, or board committee memberships in a number of organizations, providing financial services and conducting financial education. CD services had a positive impact on Service Test performance.

Based on limited-scope reviews, Service Test performance in the Rural Utah AA is not inconsistent with performance in the state. WFB has no branches in low-income geographies in the Rural Utah AA, but less than 2% of the population resides in those geographies. In view of the limited opportunities available in the Rural Utah AA, the provision of CD services, including those that had a statewide impact, was sufficient to offset the lack of branches in low-income geographies. Performance in the Provo-Orem MSA is weaker than overall performance in the state. This determination was based primarily upon the distribution of branches by income level of geography in comparison to the distribution of the population. Performance in the limited-scope areas had a neutral effect on the overall Service Test rating for Utah.

State of Washington Rating

CRA Rating for the State¹⁴:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent distribution of WFB's home mortgage loans among geographies and borrowers of different income levels, a good geographic distribution of small loans to businesses, and an excellent distribution of loans to small businesses throughout the bank's AAs;
- WFB's community development lending levels positively impacted performance within the state;
- WFB's investment volume reflects an excellent level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Washington

Of WFB's 28 state and multi-state rating areas, Washington ranks ninth and accounts for 1.4% of the bank's deposits, or \$3.2 billion as of June 30, 2003. Within the state, WFB operates 146 branch offices and has defined 13 AAs in Washington (including the Portland-Vancouver Multi-State MSA, see footnote), which include 22 of the 39 counties and all of the MSAs in the state. From these AAs, the Seattle-Bellevue-Everett MSA, WFB's most significant market in this state, was selected for a full-scope review. WFB is the fifth largest banking institution in the Seattle-Bellevue-Everett MSA with 6.6% of the market share accounting for \$3.1 billion in deposits as of June 30, 2003. The bank's primary competitors include Bank of

¹⁴For institutions with branches in two or more states in a multi-state MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state MSA. Refer to the multi-state MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

America, N.A., Washington Mutual Bank, U.S. Bank, N.A., and Keybank, N.A., with deposit market shares of 28%, 23%, 13%, and 5%, respectively.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations in Washington. Refer to Appendix A for details as well as a listing of WB's AAs in Washington. Refer to Tables 1 through 15 of the State of Washington section of Appendix D for the facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Washington is rated Outstanding. Based on a full-scope review, performance in the Seattle-Bellevue-Everett MSA is excellent. The level of HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Performance in the Seattle-Bellevue-Everett MSA is highlighted by excellent geographic and borrower distribution of home mortgage loans, a good geographic distribution of small loans to businesses, and an excellent distribution of loans to small businesses. Our conclusions were influenced by a limited supply of owner occupied housing units in low-income geographies in the MSA. The bank's CD lending had a positive impact on performance in this AA.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall CRA Rating section for descriptions of these products.

Performance in most of the limited-scope AAs was not inconsistent with the bank's overall excellent performance in the state. However, performance in the Richland-Kennewick-Pasco MSA was weaker than the bank's overall performance in the state. Weaker performance was noted in the geographic distribution of loans and an absence of CD loans. Our conclusions positively were impacted by the lack of owner occupied housing units and small businesses in some low-income geographies in the AAs. Overall, performance in the limited-scope areas had a positive impact on the Lending Test rating for Washington.

INVESTMENT TEST

WFB's Investment Test performance in Washington is rated Outstanding. WFB funded 593 investments in the state from June 30, 1999, through September 30, 2004, which benefited approximately 223 different entities that meet community development needs in the AAs. Within the context of the opportunities and resources available, this is considered an overall excellent level of investments that are responsive to a wide variety of important community development needs.

Based on a full-scope review, performance in the Seattle-Bellevue-Everett MSA is excellent. Approximately 55% of the larger investments in the MSA were targeted to economic development, 44% to affordable housing, and 1% to organizations that provide community services. WFB made investments that helped fund a CDFI, twelve CDCs, an SBIC, an affordable housing project for LMI seniors, food banks, a small business development center, health clinics, and a senior care center. Investments in affordable housing provided more than 529 housing units to LMI households. Other investments provided community services to LMI areas or individuals, including three organizations that target services to LMI Native Americans. A NMTC investment in a downtown Seattle redevelopment project demonstrated leadership. Prior period investments and unfunded commitments did not have a significant impact upon our evaluation of bank performance in this MSA.

WFB's performance in limited-scope AAs varied, but did not influence the Investment Test rating for Washington. Based on limited-scope reviews, Investment Test performance in the Spokane, Tacoma, and Yakima MSAs was consistent with the bank's performance in the state. Performance was weaker in the Bellingham, Bremerton, Olympia, and Richland-Kennewick-Pasco MSAs and the Rural Washington AA. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AAs.

SERVICE TEST

WFB's Service Test performance in Washington is rated Outstanding. Performance in the full-scope Seattle-Bellevue-Everett MSA is excellent. The bank's distribution of branches by income level of geography was greater than the population distribution in LMI geographies and bordering branches further enhanced this distribution. Branch opening and closing activity did result in the loss of eight branches in moderate-income geographies, but this did not significantly affect the overall accessibility of branches.

The bank provided a good level of community development services in the Seattle-Bellevue-Everett MSA. WFB's work in providing 87 CD services to approximately 58 organizations during the evaluation period, including one group that targets the needs of LMI Native Americans, consistently addressed the community development needs of the AA. Bank employees regularly served in leadership positions as well. CD services had a positive impact upon our evaluation of bank performance in this AA.

Based on limited scope reviews, and considering the effect of bordering branches, WFB's Service Test performance in the Spokane, Yakima, Bremerton, Olympia, Tacoma, and Richland-Kennewick-Pasco MSAs and the Rural Washington AA was not inconsistent with its overall performance in the state. Performance was weaker in the Bellingham MSA due to an absence of branches in moderate-income geographies and complete reliance upon bordering branches to serve those areas.

Branch opening and closing activity did not have a significant impact. The provision of CD services did not affect the evaluation of the limited-scope areas. Performance in the limited-scope areas had an overall positive impact on the state rating.

State of Wisconsin Rating

CRA Rating for the State¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent distribution of WFB's small business loans among geographies and small businesses throughout its AAs;
- Good distribution of WFB's home mortgage loans among geographies and an excellent distribution of loan to borrowers of different income levels throughout its AAs;
- WFB's community development lending levels had a significant positive impact on performance in the state;
- WFB's investment volume reflects a good level of responsiveness to the needs of the state; and
- WFB's provision of services shows good responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Wisconsin

Of WFB's 28 state and multi-state rating areas, Wisconsin ranks eighteenth and accounts for 1% of the bank's deposits or \$2.2 billion as of June 30, 2003. WFB operates 57 branch offices within ten AAs. The Green Bay, Milwaukee-Waukesha, and Sheboygan MSAs were selected for full scope reviews and they represent 11%, 24% and 13%, respectively, of bank deposits in the state.

WFB is the fifth largest banking institution in the Green Bay MSA area with 7% of the market share accounting for \$324 million in deposits as of June 30, 2003. The

¹ For institutions with branches in two or more states in a multi-state MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state MSA. Refer to the multi-state MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

bank's primary competitors include Associated Bank, N.A., Marshall & Isley Bank, Bank One, N.A., and Mutual Savings bank with 31%, 11%, 7% and 7% deposit market share, respectively. WFB is the tenth largest banking institution in the Milwaukee-Waukesha MSA with a 1% market share accounting for \$533 million in deposits as of June 30, 2003. The Milwaukee-Waukesha MSA is dominated by U.S. Bank, N.A. and Marshall & Isley Bank; with 31% and 25% deposit market shares, respectively. WFB is largest banking institution in the Sheboygan MSA with 19% of the market share accounting for \$295 million in deposits as of June 30, 2003. The bank's primary competitors include Community Bank, & Trust and US Bank N.A.

During this evaluation period, significant merger, acquisition, and consolidation activity occurred in WFB's operations Wisconsin. Refer to Appendix A for details as well as a listing of WFB's AAs in Wisconsin. Refer to Tables 1-15 of the State of Wisconsin section of Appendix D for facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Wisconsin is rated Outstanding. Based on full-scope reviews, performance in the Green Bay, Milwaukee-Waukesha, and Sheboygan MSAs is excellent. Performance in limited-scope AAs did not influence the Lending Test rating for Wisconsin. In each of the full-scope areas, HMDA and small business lending activity is excellent in relation to WFB's deposit market share.

Lending performance in the Green Bay MSA is highlighted by excellent geographic and borrower distributions of small loans to businesses and excellent geographic and borrower distributions of home mortgage loans. Lending performance was positively impacted by the volume and nature of community development lending in the assessment area.

Lending performance in the Milwaukee-Waukesha MSA is highlighted by excellent geographic and borrower distributions of small loans to businesses, good borrower distribution of home mortgage loans, and adequate geographic distribution of home mortgage loans. The volume and nature of community development lending had a significant, positive impact on Lending Test performance in the AA.

Lending performance in the Sheboygan MSA is highlighted by excellent geographic and borrower distributions of small loans to businesses and excellent geographic and borrower distributions of home mortgage loans. Lending performance was positively impacted by the volume and nature of community development lending in the assessment area.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall Rating section descriptions of these loan products.

Based on limited-scope reviews, WFB's Lending Test performance in the Appleton-Oshkosh-Neenah, Eau Claire, La Crosse, Madison, Racine, and Wausau MSAs, as well as Greater Rural Wisconsin, is not inconsistent with its overall excellent performance in the state. The volume and nature of community development lending had a significant, positive impact on Lending Test performance in the Appleton-Oshkosh-Neenah, Eau Claire, Madison, Racine and Wausau MSAs.

INVESTMENT TEST

WFB's Investment Test performance in Wisconsin is rated High Satisfactory. Based on a full-scope review, performance is excellent in Milwaukee-Waukesha MSA and performance is adequate in the Sheboygan MSA. Performance in the Green Bay MSA is poor. WFB funded 24 investments in the state during the second half of 2000 through the third quarter of 2004 totaling \$21 million. As of September 30, 2004, prior period investments totaled \$307 thousand.

WFB's investments in the Green Bay MSA targeted affordable housing. These consisted of a \$250 thousand equity investment in a housing loan fund and \$171 thousand MBS of LMI mortgages. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

WFB's largest investments in the Milwaukee-Waukesha MSA totaled \$5.9 million and consisted of four LIHTCs. Four additional LIHTCs totaling \$3.5 million are unfunded. Those projects provided 406 housing units to LMI households. WFB also made equity investments totaling \$348 thousand in three loan funds that benefited small business and community development and one equity investment in an affordable housing loan fund. Other investments consisted of DUS and MBS benefiting affordable housing, as well as contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

In the Sheboygan MSA, WFB invested in one affordable housing bond totaling \$853 thousand. This project provided 42 housing units to LMI households. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Eau Claire and Madison MSAs and in greater rural Wisconsin is stronger than the bank's overall performance in Wisconsin. In the Appleton-Oshkosh-Neenah and La Crosse MSAs, performance is not inconsistent with the bank's overall performance. However, performance is weaker in Racine and Wausau MSAs. Stronger performance is centered in a high amount of qualified investments relative to the bank's operations

in the MSA. Investments consisted of LIHTCs, MBS and bonds. Other investments were in the form of charitable contributions. Performance in limited-scope AAs did not influence the overall state Investment Rating.

SERVICE TEST

WFB's Service Test performance in Wisconsin is rated High Satisfactory. Based on full-scope reviews, WFB's performance in the Green Bay and Sheboygan MSAs is excellent and performance in the Milwaukee-Waukesha MSA is good.

WFB's service delivery systems are readily accessible to geographies and individuals of different income levels in its Green Bay MSA. There are no low-income geographies in this assessment area. There was no branch opening or closing activity during the evaluation period.

WFB's service delivery systems are accessible to essentially all geographies and individuals of different income levels in its Milwaukee-Waukesha MSA, after considering bordering branches. Branch opening and closing activity during the evaluation period was significant; however, it did not have an impact on the bank's delivery systems, particularly in LMI geographies.

WFB's service delivery systems are readily accessible to geographies and individuals of different income levels in its Sheboygan MSA. There are no low-income geographies in the assessment area. There was no branch opening or closing activity during the evaluation period.

WFB's use of alternative delivery systems improved the accessibility of banking services throughout all tracts. WFB did not have demographic information available on the use of these systems to show that these systems improved delivery of services specifically to LMI individuals or areas. Therefore, we could not place significant weight on the systems when drawing our conclusion. Hours and services are comparable among all locations regardless of the income level of the geography.

WFB has demonstrated a good level of CD services. The bank's performance in providing CD services in the Green Bay, Milwaukee-Waukesha, and Sheboygan MSAs enhanced Service Test performance in the full-scope assessment areas. Bank participants helped to advise local community organizations on budgeting, financing, investing, project targeting, loan review and fundraising efforts.

Based on limited-scope reviews and considering the effect of bordering branches, WFB's Service Test performance in the Appleton-Oshkosh-Neenah, Eau Claire, and La Crosse MSAs, and the Greater Rural Wisconsin AA is stronger than the bank's overall High Satisfactory Service Test performance in Wisconsin. Stronger performance is centered in greater accessibility of retail delivery services to LMI areas and persons. Service Test performance in the Madison, Racine, and Wausau

MSAs is weaker than the overall performance in Wisconsin and is centered in less accessible retail delivery services to LMI areas and persons. Performance in limited-scope AAs did not influence the Service Test rating in Wisconsin.

State of Wyoming Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- WFB's lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and borrowers of different income levels throughout its AAs;
- WFB's community development lending levels positively impacted performance within the state;
- WFB's investment volume reflects an good level of responsiveness to the needs of the state; and
- WFB's provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Wyoming

Of WFB's 28 state and multi-state rating areas, Wyoming ranks twenty-third and accounts for 0.4% of the bank's deposits, or \$984 million as of June 30, 2003. WFB operates 18 branch offices and has defined three AAs in Wyoming. From these AAs, the Casper MSA, the most significant AA in the state, and Rural Wyoming AA were selected for full-scope review.

WFB is the largest banking institution in the Casper MSA with 45% of the market share accounting for \$577 million in deposits as of June 30, 2003. The bank's primary competitors include First Interstate Bank and Hilltop National Bank, with deposit market shares of 26% and 20%, respectively.

WFB is the third largest banking institution in the Rural Wyoming AA with 11% of the market share accounting for \$312 million as of June 30, 2003. The bank's primary competitors include First Interstate Bank and Community First NB with deposit market shares of 15% and 13%, respectively. It is the second most significant AA in the state.

During this evaluation period, significant merger and consolidation activity occurred in WFB's operations in Wyoming. Refer to Appendix A for details as well as a listing of WFB's AAs in Wyoming. Refer to Tables 1 through 15 of the State of Washington section of Appendix D for the facts and data used to evaluate the bank's performance.

LENDING TEST

WFB's Lending Test performance in Wyoming is rated Outstanding. Based on full-scope reviews, performance in the Casper MSA and Rural Wyoming AA is excellent. Performance in the limited-scope AA did not influence the Lending Test rating for Wyoming.

In the Casper MSA, WFB's HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Lending performance in the MSA is highlighted by excellent geographic and borrower distribution of small loans to businesses and good geographic and borrower distribution of home mortgage loans. Lending performance was positively impacted by the volume and nature of community development lending in the MSA.

In the Rural Wyoming AA, WFB's HMDA and small business lending activity is excellent in relation to WFB's deposit market share. Lending performance in Rural Wyoming is highlighted by excellent geographic and borrower distribution of small loans to businesses, good borrower distribution of home mortgage loans, and adequate geographic distribution of home mortgage loans. Our conclusions were influenced by the limited owner occupied housing units and small businesses in low-income geographies. The volume and nature of community development lending in the assessment area had a significantly positive impact on lending performance in Rural Wyoming.

The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the General Information and Overall CRA Rating section for descriptions of these loan products.

Based on limited-scope reviews, WFB's Lending Test performance in the Cheyenne MSA is good and is weaker than overall performance in the state. Weaker performance resulted from less favorable geographic distribution of home mortgage and small business lending in Cheyenne. The volume and nature of community development lending in the AA had a positive impact on lending performance in the Cheyenne MSA. WFB's performance in this limited scope area did not negatively influence the Lending Test rating for Wyoming.

INVESTMENT TEST

WFB's Investment Test performance in Wyoming is rated High Satisfactory. An important contextual factor in this evaluation is the relatively limited level of opportunities to participate in community development activities in this predominantly rural state that has a total population of about 500 thousand persons. Based on a full-scope review, performance in the Casper MSA is poor. However, performance is excellent in the full-scope Rural Wyoming AA and in the limited-scope Cheyenne MSA. WFB funded 89 investments in the state from March 14, 2000, through September 30, 2004, totaling \$6.7 million which benefited approximately 58 different entities that meet community development needs in the AAs. This is an excellent level of investments that are responsive to a variety of important community development needs.

Almost 95% of the investments in the Casper MSA were targeted to affordable housing, 4% to community services, and 1% to economic development. The investments in affordable housing provided 49 housing units to LMI households. In addition to affordable housing, the investments in regional or local organizations provided technical assistance, educational services, eldercare, counseling, and other community services to LMI areas or individuals. However, the level of investments in relation to available resources and opportunities was very low.

Almost 93% of the investments in Rural Wyoming were targeted to affordable housing and 6% to economic development. WFB made investments in LIHTCs, a CDFI, and grants and donations in regional or local organizations that helped fund at least five different affordable multi-family or single-family housing projects, three centers for senior citizens, and a hospice. The investments in affordable housing provided 458 housing units to LMI households. A \$200 thousand investment in a revolving loan fund and grants benefited a multi-state CDFI (Idaho, Nevada, and Wyoming) that makes loans to businesses that do not qualify for traditional financing. The purpose of the organization is to provide financial services and help create or retain jobs in economically disadvantaged rural areas. WFB demonstrated leadership by convincing the CDFI to expand its service area into the State of Wyoming, by providing managerial and technical expertise, and by providing the initial investment to establish the first loan fund for Wyoming. Other investments provided technical assistance, educational services, counseling, financial services, medical services, emergency services, and other community services to LMI areas or individuals. WFB has four unfunded commitments in the AA that represent a substantial allocation of resources towards meeting future community development needs and which had a positive impact upon this evaluation.

Based on a limited scope review, Investment Test performance in the Cheyenne MSA is consistent with the rating for the state. WFB made a high level of investments that were responsive to community development needs. WFB invested in a LIHTC and made donations that primarily targeted affordable housing needs, but also met needs for economic development and community services. In addition,

one unfunded commitment in this AA that represents a substantial allocation of resources towards meeting future community development needs was given positive consideration in this evaluation.

SERVICE TEST

WFB's Service Test performance in Wyoming is rated Outstanding. Based on full-scope reviews, performance in the Casper MSA and Rural Wyoming AA is excellent. Performance in the limited-scope area did not influence the Service Test rating.

WFB has excellent branch accessibility in LMI geographies in the Casper MSA. There are no low-income geographies in the MSA. The distribution of branches in moderate-income geographies greatly exceeds the percentage of the population residing in those areas. WFB's use of alternative delivery systems improved the accessibility of banking services throughout all tracts, but the bank did not have information available to show that these systems improved delivery of services specifically to LMI individuals or areas. Hours and services are comparable among all locations regardless of the income level of the geography. There were no branch openings or closings in the AA during the evaluation period. Within the context of the limited opportunities available, the provision of CD services in the Casper MSA had a positive impact upon the overall accessibility of financial services. Seven CD services to five organizations during the evaluation period had minimal impact on Investment Test performance in the Casper MSA.

WFB also has excellent branch accessibility in LMI geographies in the Rural Wyoming AA. While the bank does not have any branches in low-income geographies, the population in those geographies is less than 2%. The distribution of branches in moderate-income geographies was excellent. WFB's use of alternative delivery systems improved the accessibility of banking services throughout all tracts, but the bank did not have information available to show that these systems improved delivery of services specifically to LMI individuals or areas. Hours and services are comparable among all locations regardless of the income level of the geography. Branch openings and closings in the AA were not significant during the evaluation period. Within the context of the limited opportunities available, the provision of CD services in Rural Wyoming had some positive impact upon the overall accessibility of financial services. WFB's work in providing 12 services to eight organizations during the evaluation period occasionally addressed the community development needs of the AA.

Based on a limited-scope review, Service Test performance in the Cheyenne MSA is excellent and is not inconsistent with the bank's performance in the state. Bordering branches had no effect upon the evaluation of this area. The limited CD services provided by the bank in this area did not influence the evaluation.

Appendix A: Scope of Evaluation

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Financial Institution		Products Reviewed		
Wells Fargo Bank, N.A. Sioux Falls, South Dakota		Small Business, Small Farm, Home Purchase, Home Improvement, Home Refinance, and Community Development Loans, Services, and Investments		
Multi-State MSAs and States Reviewed	Activities and Time Periods Reviewed			
	Lending Test (HMDA & Small Business)	Community Development Lending	Investment Test	Service Test
Davenport-Moline-Rock Island IA-IL MSA	01/01/01 – 12/31/03	06/13/00 – 09/30/04	06/13/00 – 09/30/04	06/13/00 – 09/30/04
Fargo-Moorhead ND-MN MSA	01/01/01 – 12/31/03	03/14/00 – 09/30/04	03/14/00 – 09/30/04	03/14/00 – 09/30/04
Las Vegas NV -AZ MSA	01/01/01 – 12/31/03	08/03/99 – 09/30/04	08/03/99 – 09/30/04	08/03/99 – 09/30/04
Minneapolis-St. Paul MN-WI MSA	01/01/01 – 12/31/03	02/01/00 – 09/30/04	02/01/00 – 09/30/04	02/01/00 – 09/30/04
Portland-Vancouver OR-WA MSA	01/01/03 – 12/31/03	05/03/99 – 09/30/04	05/03/99 – 09/30/04	05/03/99 – 09/30/04
Alaska	01/01/01 – 12/31/03	03/09/99 – 09/30/04	03/09/99 – 09/30/04	03/09/99 – 09/30/04
Arizona	01/01/01 – 12/31/03	08/03/99 – 09/30/04	08/03/99 – 09/30/04	08/03/99 – 09/30/04
California	10/01/01 – 12/31/03	11/01/01 – 09/30/04	11/01/01 – 09/30/04	11/01/01 – 09/30/04
Colorado	01/01/01 – 12/31/03	11/01/99 – 09/30/04	11/01/99 – 09/30/04	11/01/99 – 09/30/04
Idaho	01/01/03 – 12/31/03	05/03/99 – 09/30/04	05/03/99 – 09/30/04	05/03/99 – 09/30/04
Illinois	01/01/01 – 12/31/03	06/13/00 – 09/30/04	06/13/00 – 09/30/04	06/13/00 – 09/30/04
Indiana	01/01/01 – 12/31/03	06/13/00 – 09/30/04	06/13/00 – 09/30/04	06/13/00 – 09/30/04
Iowa	01/01/01 – 12/31/03	06/13/00 – 09/30/04	06/13/00 – 09/30/04	06/13/00 – 09/30/04
Michigan	01/01/01 – 12/31/03	01/01/99 – 09/30/04	01/01/99 – 09/30/04	01/01/99 – 09/30/04
Minnesota	01/01/01 – 12/31/03	02/01/00 – 09/30/04	02/01/00 – 09/30/04	02/01/00 – 09/30/04
Montana	01/01/01 – 12/31/03	03/14/00 – 09/30/04	03/14/00 – 09/30/04	03/14/00 – 09/30/04
Nebraska	01/01/01 – 12/31/03	06/13/00 – 09/30/04	06/13/00 – 09/30/04	06/13/00 – 09/30/04
Nevada	01/01/01 – 12/31/03	08/03/99 – 09/30/04	08/03/99 – 09/30/04	08/03/99 – 09/30/04
New Mexico	01/01/01 – 12/31/03	03/14/00 – 09/30/04	03/14/00 – 09/30/04	03/14/00 – 09/30/04
North Dakota	01/01/01 – 12/31/03	03/14/00 – 09/30/04	03/14/00 – 09/30/04	03/14/00 – 09/30/04
Ohio	01/01/01 – 12/31/03	05/08/01 – 09/30/04	05/08/01 – 09/30/04	05/08/01 – 09/30/04
Oregon	01/01/03 – 12/31/03	05/03/99 – 09/30/04	05/03/99 – 09/30/04	05/03/99 – 09/30/04
South Dakota	01/01/01 – 12/31/03	03/14/00 – 09/30/04	03/14/00 – 09/30/04	03/14/00 – 09/30/04
Texas	01/01/01 – 12/31/03	11/01/99 – 09/30/04	11/01/99 – 09/30/04	11/01/99 – 09/30/04
Utah	01/01/03 – 12/31/03	05/03/99 – 09/30/04	05/03/99 – 09/30/04	05/03/99 – 09/30/04
Washington	01/01/03 – 12/31/03	05/03/99 – 09/30/04	05/03/99 – 09/30/04	05/03/99 – 09/30/04
Wisconsin	01/01/01 – 12/31/03	06/13/00 – 09/30/04	06/13/00 – 09/30/04	06/13/00 – 09/30/04
Wyoming	01/01/01 – 12/31/03	03/14/00 – 09/30/04	03/14/00 – 09/30/04	03/14/00 – 09/30/04
Affiliate(s)	Affiliate Relationship	Products Reviewed		
Wells Fargo and Company (WFC)	Parent/Affiliate	Community Loans, Services and Investments		
Wells Fargo Financial, Inc. Wells Fargo Financial Acceptance America, Inc. Wells Fargo Financial Alabama, Inc. Wells Fargo Financial Alaska, Inc. Wells Fargo Financial America, Inc. Wells Fargo Financial Arizona, Inc. Wells Fargo Financial California, Inc. Wells Fargo Financial Idaho, Inc. Wells Fargo Financial Illinois, Inc. Wells Fargo Financial Indiana, Inc. Wells Fargo Financial Iowa 3, Inc.	Affiliate	HMDA		

Wells Fargo Financial Kentucky, Inc. Wells Fargo Financial Minnesota, Inc. Wells Fargo Financial Missouri, Inc. Wells Fargo Financial Montana, Inc. Wells Fargo Financial Nebraska, Inc. Wells Fargo Financial Nevada 2, Inc. Wells Fargo Financial North Carolina 1, Inc. Wells Fargo Financial Oklahoma, Inc. Wells Fargo Financial Oregon, Inc. Wells Fargo Financial South Carolina, Inc. Wells Fargo Financial South Dakota, Inc. Wells Fargo Financial System Florida, Inc. Wells Fargo Financial Texas, Inc. Wells Fargo Financial West Virginia, Inc. Wells Fargo Financial Wisconsin, Inc.		
Wells Fargo Funding, Inc (formerly Norwest Funding, Inc.)	Affiliate	HMDA
Joint Ventures Academy Financial Services Ashton Woods Mortgage, LLC Benefit Mortgage LLC Brookfield Mortgage Group LLC Capital Pacific Home Loans Central Federal Mortgage Chateau Home Mortgage LLC CMH Mortgage Company Colorado Mortgage Alliance Colorado Professional Mortgage Deluca-Realen Mortgage DRH Mortgage Edward Jones Mortgage Family Home Mortgage LLC Financial Resources Mortgage LLC Financial Services of Arizona LLC First Financial Services of Colorado First Mortgage of Florida Forecast Home Mortgage Foundation Mortgage Services LLC Gold Coast Mortgage Greenridge Mortgage Service Hearthside Funding Home Loan Express, LLC Home Mortgage Exchange Homeservices Lending LLC Hometown Mortgage LLC IMS Mortgage Company John Laing Mortgage JTS Financial LLC Legacy Mortgage Liberty Mortgage Linear Financial Meridian Home Mortgage Michigan Home Mortgage MJC Mortgage Company Morrison Financial Services Mortgage 100 LLC Mortgage One Mortgage On-Site MSC Mortgage LLC Mutual Service Mortgage Naperville Mortgage National Mortgage Next Home Mortgage Northstar Mortgage Ohio Executive Mortgage Pardee Mortgage Company Personal Mortgage Group Pinnacle Mortgage of Nevada Premier Home Mortgage Priority Mortgage LLC Prosperity Mortgage Company	Affiliate	HMDA

Real Estate Financial Real Estate Lenders Real Living Mortgage Roddel Mortgage Company Signature Home Mortgage LP South County Mortgage Southeast Home Mortgage Southeastern Residential Southern Ohio Mortgage LLC SPH Mortgage Stock Financial Services, LLC Sundance Mortgage, LLC Trinity Mortgage Affiliates UBS Mortgage, LLC United Mortgage Group UNS Painewebber Mortgage LLC Vista Mortgage LLC Westfield Home Mortgage			
List of Assessment Areas and Type of Examination			
Assessment Area	MSA #	Type of Exam	Other Information (Reflects counties within aggregated AA's)
Davenport-Moline-Rock Island IA -IL MSA	#1960	Full-Scope	
Fargo-Moorhead ND-MN MSA	#2520	Full-Scope	
Las Vegas NV -AZ MSA	#4120	Full-Scope	
Minneapolis -St. Paul MN-WI MSA	#5120	Full-Scope	
Portland-Vancouver OR-WA MSA	#6440	Full-Scope	
Alaska			
Anchorage MSA	#0380	Full-Scope	
Rural Alaska		Limited-Scope	Aleutians East, Aleutians West, Bethel, Bristol Bay, Denali, Dillingham, Fairbanks North Star, Haines, Juneau, Kenai Peninsula, Ketchikan Gateway, Kodiak Island, Lake And Peninsula, Matanuska-Susitna, Nome, North Slope, Northwest Arctic, Prince Of Wales-Outer Ketchikan, Sitka, Skagw ay-Hoonah-Angoon, Southeast Fairbanks, Valdez -Cordova, Wade Hampton, Wrangell-Petersburg, Yakutat, Yukon-Koyukuk
Arizona			
Flagstaff MSA	#2620	Limited-Scope	
Phoenix-Mesa MSA	#6200	Full-Scope	
Tucson MSA	#8520	Limited-Scope	
Yuma MSA	#9360	Limited-Scope	
Rural Arizona		Limited-Scope	Apache, Cochise, Gila, Graham, Greenlee, La Paz, Navajo, Santa Cruz, Yavapai
California			
Bakersfield MSA	#0680	Limited-Scope	
Chico-Paradise MSA	#1620	Limited-Scope	
Fresno MSA	#2840	Limited-Scope	
Los Angeles-Long Beach MSA	#4480	Full-Scope	
Merced MSA	#4940	Limited-Scope	
Modesto MSA	#5170	Limited-Scope	
Oakland MSA	#5775	Full-Scope	
Orange County MSA	#5945	Full-Scope	
Redding MSA	#6690	Limited-Scope	
Riverside-San Bernardino MSA	#6780	Limited-Scope	
Sacramento MSA	#6920	Limited-Scope	
Salinas MSA	#7120	Limited-Scope	
San Diego MSA	#7320	Full-Scope	
San Francisco MSA	#7360	Full-Scope	
San Jose MSA	#7400	Limited-Scope	
San Luis Obispo MSA	#7460	Limited-Scope	
Santa Barbara MSA	#7480	Limited-Scope	
Santa Cruz-Watsonville MSA	#7485	Limited-Scope	
Santa Rosa MSA	#7500	Limited-Scope	
Stockton-Lodi MSA	#8120	Limited-Scope	
Vallejo-Fairfield-Napa MSA	#8720	Limited-Scope	
Ventura MSA	#8735	Limited-Scope	
Visalia MSA	#8780	Limited-Scope	

Yolo MSA	#9270	Limited-Scope	
Yuba City MSA	#9340	Limited-Scope	
Rural California		Limited-Scope	Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Imperial, Inyo, Kings, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, San Benito Sierra, Siskiyou, Tehama, Trinity, Tuolumne
Colorado			
Boulder-Longmont MSA	#1125	Limited-Scope	
Colorado Springs MSA	#1720	Limited-Scope	
Denver MSA	#2080	Full-Scope	
Fort Collins-Loveland MSA	#2670	Limited-Scope	
Grand Junction MSA	#2995	Limited-Scope	
Greeley MSA	#3060	Limited-Scope	
Pueblo MSA	#6560	Limited-Scope	
Rural Colorado		Limited-Scope	Archuleta, Delta, Eagle, Elbert, Garfield, Grand, Gunnison, La Plata, Logan, Montrose, Pitkin, Routt, San Miguel, Summit, Teller,
Idaho			
Boise MSA	#1080	Limited-Scope	
Pocatello MSA	#6340	Limited-Scope	
Rural Idaho		Full-Scope	Adams, Bear Lake, Benewah, Bingham, Blaine, Boise, Bonner, Bonneville, Boundary, Butte, Camas, Caribou, Cassia, Clark, Clearwater, Custer, Elmore, Franklin, Fremont, Gem, Gooding, Idaho, Jefferson, Jerome, Kootenai, Latah, Lemhi, Lewis, Lincoln, Madison, Minidoka, Nez Perce, Oneida, Owyhee, Payette, Power, Shoshone, Teton, Twin Falls, Valley, Washington
Illinois			
Galesburg-Canton		Full-Scope	Fulton, Knox, Warren
Chicago MSA	#1600	Limited-Scope	
Morrison		Limited-Scope	Whiteside
Indiana			
Fort Wayne MSA	#2760	Full-Scope	
South Bend MSA	#7800	Limited-Scope	
Rural Indiana		Limited-Scope	Fulton, La Porte, Lagrange, Miami, Rush, Steuben, Wabash, White
Iowa			
Cedar Rapids MSA	#1360	Limited-Scope	
Des Moines MSA	#2120	Full-Scope	
Iowa City MSA	#3500	Limited-Scope	
Sioux City MSA	#7720	Limited-Scope	
Waterloo-Cedar Falls MSA	#8920	Limited-Scope	
Rural Iowa		Limited-Scope	Benton, Boone, Butler, Cass, Cerro Gordo, Crawford, Floyd, Franklin, Greene, Grundy, Hamilton, Hancock, Hardin, Jasper, Kossuth, Mahaska, Marion, Marshall, Palo Alto, Poweshiek, Story, Tama, Wapello, Webster, Worth, Wright
Michigan			
Rural Michigan		Full-Scope	Alger, Delta, Dickinson, Gogebic, Houghton, Iron, Marquette, Menominee, Ontonagon, Schoolcraft
Traverse City		Limited-Scope	Leelanau
Minnesota			
Duluth-Superior MSA	#2240	Limited-Scope	
Rochester MSA	#6820	Limited-Scope	
St Cloud MSA	#6980	Limited-Scope	
Greater Rural Minnesota		Full-Scope	Aitkin, Becker, Beltrami, Big Stone, Blue Earth, Brown, Carlton, Cass, Chippewa, Clearwater, Cottonwood, Crow Wing, Dodge, Douglas, Faribault, Fillmore, Freeborn, Goodhue, Grant, Hubbard, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Koochiching, Lac Qui Parle, Lake Of The Woods, Le Sueur, Lincoln, Lyon, Mahanomen, Marshall, Martin, McLeod, Meeker, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Otter Tail, Pennington, Pine, Pipestone, Pope, Red Lake, Redwood, Renville, Rice, Rock, Roseau, Sibley, Steele, Stevens, Swift, Todd, Traverse, Wabasha, Wadena, Waseca, Watonwan, Wilkin, Winona, Yellow Medicine
Northeast Rural Minnesota		Limited-Scope	Cook, Lake

Montana			
Billings MSA	#0880	Full-Scope	
Great Falls MSA	#3040	Limited-Scope	
Missoula MSA	#5140	Limited-Scope	
Rural Montana		Limited-Scope	Beaverhead, Blaine, Carbon, Chouteau, Deer Lodge, Fallon, Fergus, Flathead, Gallatin, Hill, Lewis and Clark, Liberty, McCone, Mineral, Musselshell, Park, Ponderosa, Richland, Rosebud, Silver Bow, Toole, Valley
Nebraska			
Lincoln MSA	#4360	Limited-Scope	
Omaha MSA	#5920	Full-Scope	
Rural Nebraska		Limited-Scope	Adams, Box Butte, Buffalo, Cherry, Cuming, Hall, Hooker, Lincoln, Madison, Morrill, Phelps, Red Willow,
Nevada			
Reno MSA	#6720	Full-Scope	
Rural Nevada		Limited-Scope	Carson City, Churchill, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Pershing, Storey, White Pine
New Mexico			
Albuquerque MSA	#0200	Full-Scope	
Las Cruces MSA	#4100	Limited-Scope	
Santa Fe MSA	#7490	Limited-Scope	
Rural New Mexico		Limited-Scope	Catron, Chaves, Cibola, Colfax, Curry, Debaca, Eddy, Grant, Guadalupe, Harding, Hidalgo, Lea, Lincoln, Luna, McKinley, Mora, Otero, Quay, Rio Arriba, Roosevelt, San Juan, San Miguel, Sierra, Socorro, Taos, Torrance, Union
North Dakota			
Bismarck MSA	#1010	Full-Scope	
Grand Forks MSA	#2985	Limited-Scope	
Minot		Full-Scope	Ward,
Rural North Dakota		Limited-Scope	Barnes, Bowman, Pembina, Richland, Stark, Stutsman, Trail, Walsh, Ward
Ohio			
Van Wert		Full-Scope	Van Wert
Oregon			
Corvallis MSA	#1890	Limited-Scope	
Eugene-Springfield MSA	#2400	Limited-Scope	
Medford-Ashland MSA	#4890	Limited-Scope	
Greater Rural Oregon		Full-Scope	Baker, Coos, Crook, Curry, Deschutes, Douglas, Gilliam, Grant, Harney, Hood River, Jefferson, Josephine, Klamath, Lake, Linn, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wasco, Wheeler
Northwest Rural Oregon		Limited-Scope	Clatsop, Lincoln, Tillamook
Salem MSA	#7080	Full-Scope	
South Dakota			
Rapid City MSA	#6660	Limited-Scope	
Sioux Falls MSA	#7760	Limited-Scope	
Greater Rural South Dakota		Full-Scope	Aurora, Beadle, Brookings, Brown, Brule, Buffalo, Clark, Clay, Codington, Davison, Day, Deuel, Dewey, Edmunds, Grant, Hamlin, Hughes, Hutchinson, Jerauld, Kingsbury, Lake, Lyman, Marshall, McCook, Mellette, Moody, Roberts, Sanborn, Spink, Stanley, Todd, Tripp, Turner, Union, Walworth, Yankton
Rural South Dakota		Limited-Scope	Butte, Custer, Fall River, Lawrence, Meade
Texas			
Amarillo MSA	#0320	Limited-Scope	
Austin-San Marcos MSA	#0640	Full-Scope	
Beaumont-Port Arthur MSA	#0840	Limited-Scope	
Brazoria MSA	#1145	Limited-Scope	
Brownsville-Harlingen-San Benito MSA	#1240	Limited-Scope	
Bryan-College Station	#1260	Limited-Scope	
Corpus Christi MSA	#1880	Limited-Scope	
Dallas MSA	#1920	Full-Scope	
El Paso MSA	#2320	Limited-Scope	
Fort Worth-Arlington MSA	#2800	Full-Scope	
Galveston-Texas City MSA	#2920	Limited-Scope	
Houston MSA	#3360	Full-Scope	

Laredo MSA	#4080	Limited-Scope	
Lubbock MSA	#4600	Limited-Scope	
McAllen-Edinburg-Mission MSA	#4880	Limited-Scope	
Odessa-Midland MSA	#5800	Limited-Scope	
San Angelo MSA	#7200	Limited-Scope	
San Antonio MSA	#7240	Limited-Scope	
Victoria MSA	#8750	Limited-Scope	
Waco MSA	#8800	Limited-Scope	
Wichita Falls MSA	#9080	Limited-Scope	
Greater Rural Texas		Limited-Scope	Aransas, Atascosa, Austin, Bandera, Burnet, Calhoun, Carson, Clay, Cooke, Dallam, Dewitt, Duval, Fayette, Freestone, Garza, Gonzales, Grimes, Hale, Hartley, Hill, Howard, Hutchinson, Jackson, Jim Wells, Karnes, Kendall, Kerr Kleberg, Lavaca, Leon, Llano, Madison, Matagorda, Montague, Moore, Robertson, Swisher, Washington, Willacy, Wise, Yoakum
Utah			
Provo-Orem MSA	#6520	Limited-Scope	
Salt Lake City-Ogden MSA	#7160	Full-Scope	
Rural Utah		Limited-Scope	Beaver, Box Elder, Cache, Carbon, Daggett, Duchesne, Emery, Garfield, Grand, Iron, Juab, Millard, Morgan, Piute, Rich, San Juan, Sanpete, Sevier, Summit, Tooele, Uintah, Wasatch, Washington, Wayne
Washington			
Seattle-Bellevue-Everett MSA	#7600	Full-Scope	
Spokane MSA	#7840	Limited-Scope	
Yakima MSA	#9260	Limited-Scope	
Bremerton MSA	#1150	Limited-Scope	
Olympia MSA	#5910	Limited-Scope	
Tacoma MSA	#8200	Limited-Scope	
Rural Washington		Limited-Scope	Chelan, Clallam, Douglas, Grays Harbor, Jefferson, Kittitas, Lewis, Okanogan San Juan, Skagit
Bellingham MSA	#0860	Limited-Scope	
Richland-Kennewick-Pasco MSA	#6740	Limited-Scope	
Wisconsin			
Appleton-Oshkosh-Neenah MSA	#0460	Limited-Scope	
Eau Claire MSA	#2290	Limited-Scope	
Green Bay MSA	#3080	Full-Scope	
Madison MSA	#4720	Limited-Scope	
Milwaukee-Waukesha MSA	#5080	Full-Scope	
Racine MSA	#6600	Limited-Scope	
Sheboygan MSA	#7620	Full-Scope	
Rural Wisconsin		Limited-Scope	Dodge, Fond Du Lac, Iowa, Marinette, Manitowoc, Oconto, Price, Rusk, Sauk, Shawano
La Crosse MSA	#3870	Limited-Scope	
Wausau MSA	#8940	Limited-Scope	
Wyoming			
Casper MSA	#1350	Full-Scope	
Cheyenne MSA	#1580	Limited-Scope	
Rural Wyoming		Full-Scope	Albany, Campbell, Carbon, Converse, Crook, Fremont, Lincoln, Platte, Sweetwater, Uinta, Weston

History of Wells Fargo Bank, N.A. (#1741) Mergers and Acquisitions from 1999 to 2004

- May 8, 2004 - Wells Fargo Home Mortgage, Inc. merges into WFB
- April 16, 2004 - Wells Fargo Services Company merges into WFB
- February 20, 2004 - The following banking charters merge into WFB:
 - Wells Fargo Bank Arizona, N.A. (#15715)
 - Wells Fargo Bank Illinois, N.A. (#22636)
 - Wells Fargo Bank Indiana, N.A. (#13987)
 - Wells Fargo Bank Iowa, N.A. (#2307)
 - Wells Fargo Bank Michigan, N.A. (#390)
 - Wells Fargo Bank Minnesota, N.A. (#2006)
 - Wells Fargo Bank Nevada, N.A. (#23444)
 - Wells Fargo Bank New Mexico, N.A. (#6187)
 - Wells Fargo Bank North Dakota, N.A. (#2377)
 - Wells Fargo Bank Ohio, N.A. (#22697)
 - Wells Fargo Bank South Dakota, N.A. (#10592)
 - Wells Fargo Bank Wisconsin, N.A. (#15057)
- February 20, 2004 - All WA, OR, UT, and ID branches in Wells Fargo Bank Northwest, N.A. (#2597) was merged into WFB.
- November 21, 2003 - The following banking charters merge into WFB:
 - Wells Fargo Bank Alaska, N.A. (#14651)
 - Wells Fargo Bank Montana, N.A. (#15564)
 - Wells Fargo Bank Nebraska, N.A. (#2978)
 - Wells Fargo Bank Texas, N.A. (#14208)
 - Wells Fargo Bank West, N.A. (Colorado) (#3269)
 - Wells Fargo Bank Wyoming, N.A. (#10533)
- October 31, 2003 - WFC acquired Pacific Northwest Bancorp
 - **Pacific Northwest Bank** acquired and merged into Wells Fargo Bank Northwest, N.A.
 -
- October 31, 2003 - WFC acquired Two Rivers Corporation
 - **Bank of Grand Junction** acquired and merged into Wells Fargo Bank West, N.A.
- April 26, 2002 - Wells acquired Tejas Bancshares
 - **First National Bank of Amarillo** acquired and merged into Wells Fargo Bank Texas, N.A.
- February 1, 2002 - WFC acquired Marquette Bancshares Inc. and Texas Financial Bancorporation

- **Marquette Bank Morrison & Marquette Bank Monmouth** acquired and merged into Wells Fargo Bank Illinois, N.A.
- **Marquette Bank N.A.** acquired and merged into Wells Fargo Bank Minnesota, Iowa, and South Dakota
- **Marquette Capital Bank N.A.** acquired and merged into Wells Fargo Bank Minnesota, N.A.
- **Bank of Santa Fe N.A.** acquired and merged into Wells Fargo Bank New Mexico, N.A.
- **First State Bank of Texas** acquired and merged into Wells Fargo Bank Texas, N.A.
- **First National Bank of Texas** acquired and merged into Wells Fargo Bank Texas, N.A.
- **Meridan Capital Bank** acquired and merged into Wells Fargo Bank Wisconsin, N.A.
- **First National Bank of Baraboo** acquired and merged into Wells Fargo Bank Wisconsin, N.A.

- February 16, 2001 - WFC acquired two Chase Bank branches and merged them into Wells Fargo Bank Texas, N.A.

- January 12, 2001 - WFC acquired Buffalo National Bancshares, Inc.
 - **Buffalo National Bank** acquired and merged into Wells Fargo Bank Minnesota, N.A.

- October 25, 2000 - WFC acquired First Security Corporation
 - **First Security Bank of Nevada** acquired and merged into Wells Fargo Bank Nevada, N.A.
 - **First Security Bank of New Mexico** acquired and merged into Wells Fargo Bank New Mexico, N.A.
 - **First Security Bank, N.A.** Wyoming branches merged into Wells Fargo Bank Wyoming, N.A.

- October 23, 2000 - WFC acquired Brenton Banks, Inc.
 - **Brenton Bank, N.A.** and **Brenton Savings Bank, FSB** acquired and merged into Wells Fargo Bank Iowa, N.A.

- July 14, 2000 - WFC acquired National Bancorp of Alaska
 - **National Bank of Alaska** acquired and charter renamed Wells Fargo Bank Alaska, N.A.

- June 15, 2000 - WFC acquired First Commerce Bancshares

- **First Commerce Bank** acquired and merged into Wells Fargo Bank West, N.A. and Wells Fargo Bank Nebraska, N.A.
- June 15, 2000 - WFC acquired 1st Choice Bank
 - **1st Choice Bank** merged into Wells Fargo Bank West, N.A. March 30, 2000 - Wells Fargo & Co. acquired Michigan Financial Corporation
 - **MFC First National Bank** acquired and merged into Wells Fargo Bank Michigan, N.A.
- March 18, 2000 - WFC acquired First Place Financial Corporation
 - **First Place Financial** acquired and merged into Wells Fargo Bank New Mexico, N.A.
- January 28, 2000 - WFC acquired Prime Bancshares
 - **Prime Bank** acquired and merged into Wells Fargo Bank Texas, N.A.
- December 16, 1999 - WFC acquired Texas Bancshares
 - **First National Bank of South Texas** acquired and merged into Wells Fargo Bank Texas, N.A.
 - **Bank of South Texas** acquired by WFC merged into Wells Fargo Bank Texas, N.A.

Appendix B: Market Profiles for Primary Rated Areas

Table of Contents

Market Profiles for Primary Rated Areas

<i>Minneapolis-St. Paul Minnesota-Wisconsin Multi-state MSA</i>	<i>B2</i>
STATE OF ARIZONA	<i>B4</i>
<i>Phoenix-Mesa, AZ MSA</i>	<i>B4</i>
STATE OF CALIFORNIA	<i>B6</i>
<i>Los Angeles-Long Beach, CA MSA</i>	<i>B6</i>
<i>Oakland, CA MSA</i>	<i>B8</i>
<i>Orange County, CA MSA</i>	<i>B10</i>
<i>San Diego, CA MSA</i>	<i>B12</i>
<i>San Francisco, CA MSA</i>	<i>B15</i>
STATE OF COLORADO	<i>B17</i>
<i>Denver, CO MSA</i>	<i>B17</i>
STATE OF TEXAS	<i>B19</i>
<i>Austin-San Marcos, TX MSA</i>	<i>B19</i>
<i>Dallas, TX MSA</i>	<i>B21</i>
<i>Ft. Worth – Arlington, TX MSA</i>	<i>B23</i>
<i>Houston, TX MSA</i>	<i>B25</i>

Minneapolis-St. Paul Minnesota-Wisconsin Multi-State MSA

Demographic Information for Full Scope Area: Minneapolis-St. Paul MN-WI Multi-State MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	746	6.30	20.78	49.46	22.79	0.67
Population by Geography	2,968,806	4.56	17.82	53.34	24.20	0.07
Owner-Occupied Housing by Geography	823,328	1.50	14.22	57.11	27.17	0.00
Business by Geography	241,941	0.00	0.00	0.00	0.00	0.00
Farms by Geography	7,613	0.00	0.00	0.00	0.00	0.00
Family Distribution by Income Level	749,301	16.88	18.81	26.42	37.89	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	267,420	7.00	25.44	54.78	12.79	0.00
Median Family Income	\$65,450	Median Housing Value			\$144,994	
HUD Adjusted Median Family Income for 2003	\$75,300	Unemployment Rate (2000 US Census)			1.98%	
Households Below Poverty Level	6.30%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2003 HUD updated MFI.

The Minneapolis-St. Paul Multi-State MSA consists of Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, and Wright Counties in Minnesota as well as Pierce and St. Croix Counties in Wisconsin. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

Significant geo-demographic changes occurred in this MSA between the 1990 and 2000 U.S. Census. The number of total census tracts increased by 13%, which includes a decrease of 10% in the percentage of those tracts designated as low-income, while the total number of moderate-income tracts increased by 42%. Over the decade the population increased by 176,000, while the percentage of households below poverty level declined from 8% to the level noted above. The weighted average of median housing prices increased by 57% and the weighted average of median family income increased by 52%.

Minneapolis-St. Paul is the sixteenth largest metropolitan area in the United States. The area has a diversified economic base. It is a center for high-tech electronics, medical instruments, health care, finance, insurance, entertainment and the arts, printing and publishing, as well as processing and transporting agricultural products. The Minneapolis economy is in the midst of a soft patch, renewed weakness is broad based across industries, with the service sector taking the largest hit to growth over the past two months. Notable exceptions include transportation and wholesale industries, which continue to benefit from above average production gains, and the information sector, which is seeing promising job creation.

Analysis of peer loan data for 2003 shows that the financial services market is highly competitive. Approximately 817 reporting lenders made HMDA loans and 220 reporting lenders made small loans to businesses, including large credit card companies that do not take deposits from the area. Other financial service providers, such as credit card lenders, who do not report lending data, are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 170 banks competing for deposits in the MSA. WFB is in a strong position by holding 31% of the deposit market share.

The Department of Housing and Urban Development has designated Minneapolis as an Empowerment Zone/Enterprise Community. Authorized by the 2000 Community Renewal Tax Relief Act, Empowerment Zones receive regulatory relief and tax breaks to assist local businesses in providing jobs and to promote community revitalization. Additionally, Empowerment Zone areas will use the power of public and private partnerships to build a framework of economic revitalization in areas that experience high unemployment and shortages of affordable housing.

Community contacts indicate a strong need for affordable housing and assistance for first-time homebuyers, credit counseling, and programs that require no or low down payments. The need includes lower cost single family, multifamily and other rental housing, and combination financing that could include rehabilitation funds in conjunction with first mortgages.

Several contacts infer that banks should provide more financial/credit counseling programs or seminars that would educate individuals with little experience with banks about banking services. An additional need is for small business loans and loans that would promote job creation, particularly for the type of job that would provide higher wages that would support a family. These small businesses need technical assistance and mentoring. One contact said that more banks should be willing to invest in local Community Development Corporations and help fund revolving loan pools.

STATE OF ARIZONA

Phoenix-Mesa, AZ MSA

Demographic Information for Full-Scope Area: Phoenix–Mesa MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	696	6.03	28.59	34.20	30.32	0.86
Population by Geography	3,251,876	4.82	30.47	36.20	28.50	0.01
Owner-Occupied Housing by Geography	812,085	1.61	23.75	39.35	35.30	0.00
Business by Geography	182,164	5.62	27.27	31.70	35.36	0.06
Farms by Geography	3,929	2.24	25.60	37.92	34.16	0.08
Family Distribution by Income Level	814,264	19.46	18.69	21.80	40.05	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	310,676	7.31	43.95	34.95	13.79	0.00
Median Family Income	\$51,126	Median Housing Value			\$119,600	
HUD Adjusted Median Family Income for 2003	\$58,300	Unemployment Rate (August 2004)			4.4%	
Households Below the Poverty Level	9.88%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, 2003 HUD updated MFI, and 2004 Bureau of Labor Statistics data.

The Phoenix-Mesa MSA consists of two counties, Maricopa and Pinal. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

The geo-demographic changes that occurred in this MSA between the 1990 and 2000 U.S. Census include the following. The number of total census tracts increased by 206 (42%) with a proportionate increase in those tracts designated as LMI. Over the decade, the population steadily increased by 315.8 thousand and the percentage of households below the poverty level decreased by 1%. The weighted median housing prices increased by 49% and the weighted average of median family income increased by 47%.

The economy of this MSA is projected to expand at an above average pace. Its growth rate will continue to lead the nation. Construction and renewed defense spending will benefit the economy. Its economy is well diversified with a strong base of high-tech manufacturers to support healthy income and job growth. In addition, the Phoenix-Mesa area continues to be a popular retirement destination.

The population continues to grow and is currently estimated at 3.7 million persons. The average existing sales price for homes is projected to reach \$160,200 in 2004. Both the cost of living and the cost of doing business in the Phoenix-Mesa MSA are comparable to the average for the United States.

Analysis of peer loan data for 2002 shows that the financial services market is highly competitive. About 268 reporting lenders made small loans to businesses and 841 reporting lenders made HMDA loans, including large credit card companies and mortgage companies that do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 61 banks competing for deposits in the MSA. Bank One, N.A., is in a strong lead by holding 29.04% of the market.

Community credit needs within the Phoenix-Mesa assessment area were determined through several community contacts made by the OCC and other regulators during the last couple of years. We found that there is a significant need for both single-family and multi-family affordable housing within the MSA. The need has been increased by the rapid rise in the cost of housing over the last five years while wages have not kept pace. There is a significant need to increase the capacity to develop affordable housing. Together with the affordable housing need is the need for homebuyer counseling. It is also noted that a city of Phoenix policy prohibiting concentrations of affordable housing was seen as a barrier to the development of affordable multi-family housing. The need for loans to small business was also identified within the assessment area. Together with the need for financing, is the need for technical assistance for small business owners in planning, financial record keeping, and applying for financing.

STATE OF CALIFORNIA

Los Angeles-Long Beach, CA MSA

Demographic Information for Full-Scope Area: Los Angeles-Long Beach MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2,054	8.71	28.19	27.99	34.32	0.78
Population by Geography	9,519,338	8.00	29.34	30.84	31.72	0.10
Owner-Occupied Housing by Geography	1,499,694	1.91	15.38	31.19	51.52	0.00
Business by Geography	684,643	7.62	20.16	25.83	45.70	0.69
Farms by Geography	5,506	3.03	13.69	31.58	51.38	0.31
Family Distribution by Income Level	2,154,311	23.87	16.49	17.40	42.24	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	869,463	13.65	41.35	28.97	16.02	0.00
Median Family Income	\$46,452	Median Housing Value			\$201,400	
HUD Adjusted Median Family Income for 2003	\$50,300	Unemployment Rate (August 2004)			6.6%	
Households Below the Poverty Level	15.13%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, 2003 HUD updated MFI, and 2004 Bureau of Labor Statistics data.

The Los Angeles-Long Beach MSA is comprised of Los Angeles County in Southern California. This MSA is a complex and highly diverse urban area that includes more than eighty cities and a number of unincorporated areas. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

Significant geo-demographic changes occurred in this MSA between the 1990 and 2000 U.S. Census. The number of total census tracts increased by 402, which includes a disproportionate increase in those tracts designated as moderate-income, and a slight drop in the percentage of low-income tracts. Over the decade the population increased by 656.2 thousand, while the percentage of households below poverty level increased from 12% to its current level. The weighted average of median housing prices actually decreased by 2% and the weighted average of median family income increased by 24%. Nevertheless, due to the influx of population and other market factors, there is a shortage of affordable housing.

The economy experienced a significant decline in the period 2000 to 2003, but is now recovering. The annual unemployment rate peaked at 7.0% in 2003. Los Angeles is the entertainment capital of the world, with many jobs dependent on the television and film industries, which show recent increases in production activities. The MSA is also heavily dependent on domestic and international trade, with the

ports of Los Angeles and Long Beach and the airport playing key roles in this sector. Leading the economic recovery are expanding international trade, rising defense spending, stable construction spending, gains in the leisure and hospitality sectors, and large immigration inflows. The cost of doing business and the cost of living are above the national average.

Analysis of peer loan data for 2002 shows that the financial services market is highly competitive. About 930 reporting lenders made HMDA loans and 254 reporting lenders made small loans to businesses, including large credit card companies and mortgage companies who do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 133 banks competing for deposits in the MSA. Bank of America, N.A., is in a commanding lead by holding 24.25% of the market.

There are significant opportunities in the MSA to participate in community development activities. Nonprofit organizations are numerous and active, and local government promotes and assists a variety of community development and redevelopment activities. In January 2002, HUD announced that Los Angeles will be designated a Renewal Community eligible to share in an estimated \$17 billion in tax incentives to stimulate job growth and economic development, and to create affordable housing. There is a Federal Empowerment Zone and four state Enterprise Zones in the MSA, and we noted 24 Community Development Financial Institutions that have received grants to date. There are blighted areas in need of redevelopment. The large influx of immigrants, predominantly Latino, creates a need for the provision of multi-lingual community and financial services, including financial literacy. The predominant community credit needs noted in the Los Angeles-Long Beach MSA continue to be financing for affordable housing and micro-loans and other types of credit for small businesses. There are also needs for technical assistance for small businesses and funding for CDC's and other nonprofits that provide technical assistance, loans, and other support for small businesses and economic development.

Oakland, CA MSA

Demographic Information for Full-Scope Area: Oakland MA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	489	10.84	21.47	39.06	28.43	0.20
Population by Geography	2,392,557	8.80	20.67	41.10	29.40	0.03
Owner-Occupied Housing by Geography	524,719	3.60	13.60	43.78	39.01	0.00
Business by Geography	155,258	10.80	16.71	39.12	33.23	0.13
Farms by Geography	2,269	5.82	16.22	37.51	40.46	0.00
Family Distribution by Income Level	586,019	20.97	17.47	21.18	40.38	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	225,249	14.88	30.10	40.07	14.94	0.00
Median Family Income	\$68,902	Median Housing Value			\$277,400	
HUD Adjusted Median Family Income for 2003	\$76,600	Unemployment Rate (August 2004)			5.5%	
Households Below the Poverty Level	8.54%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, 2003 HUD updated MFI, and 2004 Bureau of Labor Statistics data.

The Oakland MSA consists of Alameda and Contra Costa Counties. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

The geo-demographic changes that occurred in this MSA between the 1990 and 2000 U.S. Census include the following. The number of total census tracts increased by seven (7), with proportionate increases in those tracts designated as LMI . Over the decade, the population steadily increased by 309.6 thousand, while the percentage of households below the poverty level remained constant. The weighted median housing prices increased by 32% and the weighted average of median family income increased by 48%.

The economy of this MSA is expanding at a moderate pace with good growth prospects from transportation and trade, electronics and related equipment manufacturers, biotechnology, and financial services other than mortgage lending. It also appears that its state college and university campuses have avoided significant budget cuts, supporting these major employers.

Oakland will be the first major metro area in California to have an Indian Casino. As part of agreements with the state to expand state revenue from gaming, the state will allow a large casino to be built in San Pablo. The casino will create up to 1,500 new full-time and part-time jobs in the gaming and hospitality industry.

The population continues to grow and is currently estimated at 2.5 million persons. The population growth and prosperity have driven up residential real estate prices. The average existing sales price for homes is projected to reach \$421,800 in 2004. Both the cost of living and the cost of doing business are significantly above average for the United States.

Analysis of peer loan data for 2002 shows that the financial services market is highly competitive. About 154 reporting lenders made small loans to businesses and 709 reporting lenders made HMDA loans, which includes large credit card companies and mortgage companies who do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 44 banks competing for deposits in the MSA. Bank of America, N.A., is in a strong lead by holding 22.68% of the market.

Information obtained from the bank and two community contacts on file show that there are needs for small loans and start-up loans for small businesses, credit counseling, home buying workshops, job training, and affordable housing. There is a need for development and redevelopment financing. In addition, there is a need for technical assistance for small businesses. There are a number of private and government organizations that offer special programs to meet the needs of the Oakland MSA. Barriers encountered by these programs are obstacles created by city government for some projects, the need for venture capital, NIMBY, and the high cost of real estate.

Orange County, CA MSA

Demographic Information for Full-Scope Area: Orange County MA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	577	3.64	27.21	32.93	36.05	0.17
Population by Geography	2,846,289	4.95	31.31	31.66	32.08	0.00
Owner-Occupied Housing by Geography	547,193	1.25	19.87	33.38	45.50	0.00
Business by Geography	249,640	3.10	28.67	35.99	31.61	0.63
Farms by Geography	2,856	3.29	25.18	35.92	35.43	0.18
Family Distribution by Income Level	673,912	20.69	17.97	20.68	40.65	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	260,573	7.49	42.47	31.87	18.17	0.00
Median Family Income	\$64,611	Median Housing Value			\$253,000	
HUD Adjusted Median Family Income for 2003	\$70,000	Unemployment Rate (August 2004)			3.5%	
Households Below the Poverty Level	7.74%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, 2003 HUD updated MFI, and 2004 Bureau of Labor Statistics data.

The Orange County MSA consists of one county, Orange County. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

Significant geo-demographic changes occurred in this MSA between the 1990 and 2000 U.S. Census. The number of total census tracts increased by 93 (19%) with a disproportionate increase in those tracts designated as LMI. Over the decade, the population steadily increased by 435.7 thousand and the percentage of households below the poverty level increased by 2%. The weighted median housing prices increased by 7% and the weighted average of median family income increased by 30%.

The economy of this MSA is projected to expand at an above average pace. Ties to the global economy through technology, trade, and tourism will support growth. However, this outlook depends on steady domestic consumer and investment spending and a sustained global recovery.

The population continues to grow and is currently estimated at 3 million persons. The average existing sales price for homes is projected to reach \$601,100 in 2004. Both the cost of living and the cost of doing business are significantly above average for the United States.

Analysis of peer loan data for 2002 shows that the financial services market is highly competitive. About 187 reporting lenders made small loans to businesses and 779 reporting lenders made HMDA loans, including large credit card companies and mortgage companies that do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 92 banks competing for deposits in the MSA. Bank of America, N.A., is in a strong lead by holding 20.3% of the market.

Community contacts for the area revealed a need for all types of affordable housing. Other needs include micro-loans for startups and emerging small businesses. There is a need for technical assistance for small businesses, and for nonprofits that support small businesses. In addition, there is a need for funding of redevelopment projects.

San Diego, CA MSA

Demographic Information for Full-Scope Area: San Diego MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	605	7.93	22.31	37.52	31.74	0.50
Population by Geography	2,813,833	7.78	24.34	37.24	30.35	0.30
Owner-Occupied Housing by Geography	551,489	2.30	13.97	40.53	43.20	0.00
Business by Geography	195,500	4.99	22.09	37.51	35.37	0.05
Farms by Geography	3,483	2.73	18.66	40.54	38.04	0.03
Family Distribution by Income Level	669,102	21.02	17.91	20.09	40.98	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	260,483	13.60	34.74	35.42	16.24	0.00
Median Family Income	\$53,438	Median Housing Value			\$212,000	
HUD Adjusted Median Family Income for 2003	\$59,900	Unemployment Rate (August 2004)			4.0%	
Households Below the Poverty Level	10.34%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, 2003 HUD updated MFI, and 2004 Bureau of Labor Statistics data.

The San Diego MSA consists of one county, San Diego County. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

Significant geo-demographic changes occurred in this MSA between the 1990 and 2000 U.S. Census. The number of total census tracts increased by 160 (36%) with a disproportionate increase in those tracts designated as LMI. Over the decade, the population steadily increased by 315.8 thousand and the percentage of households below the poverty level increased by 1%. The weighted median housing prices increased by 16% and the weighted average of median family income increased by 38%.

The economy of this MSA is projected to expand at an above average pace. Its growth rate is among the fastest nationwide and its unemployment rate one of the lowest. The tourism industry has not wavered. Total room revenue for the local hotel industry is up. Defense and military spending, border trade and technology are also on the rise.

The population continues to grow and is currently estimated at 3 million persons. The average existing sales price for homes is projected to reach \$506,100 in 2004. Both the cost of living and the cost of doing business are significantly above average for the United States.

Analysis of peer loan data for 2002 shows that the financial services market is highly competitive. After 182 reporting lenders made small loans to businesses and 777 reporting lenders made HMDA loans, including large credit card companies and mortgage companies that do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 63 banks competing for deposits in the MSA. Bank of America, N.A. and Washington Mutual Bank, F.A., are in a strong lead, each with about 18% of the market.

In addition to the needs of job creation and services identified through interviews, San Diego's most urgent need is housing. The city's approach has been to address its housing deficiencies through its Housing Commission. The commission has a goal of providing affordable housing through the development, acquisition, and rehab of existing units. It targets very low, low- and moderate-income residents. It does advocate a mix of incomes rather than a saturation of an area with low-income people. It also issues multi-family housing bonds to finance affordable rental units. It provides predevelopment grants and low-rate loans for non-profit developers in amounts from \$10,000 - \$50,000 for two years. Rental subsidies are provided through the Family Self Sufficiency program in form of Section 8 vouchers and public housing assistance. Lastly, the commission has oversight of the Housing Trust Fund. The trust fund has been in existence since 1990. Over 6,200 affordable housing units and 452 transitional beds have been created and \$57 million in investments have been originated as of July 2002.

Other needs include financing and technical assistance for small businesses and funding of redevelopment projects that revitalize designated areas in the MSA. Furthermore, with a large immigrant population and its border location, there is a strong need for multi-lingual community and financial services, including financial literacy.

San Diego has a unique advocacy organization for community development, the Reinvestment Taskforce ("RTF"). The RTF is a quasi-public entity that was originally formed in 1977. Membership includes lenders, community based organizations, and local government in a partnership that seeks to provide community development loans, services, and investments for the LMI segments of the county. The RTF has promoted its goals through 10 agreements with national, regional, and local banks. It estimates that as of 1999, over \$1.3 billion had been invested as the result of its efforts. Its current project is the Capital Collaborative, a venture capital-type fund patterned after Los Angeles' Genesis Fund and the Bay Area's Family of Funds. The purpose is to stimulate investment and development in LMI areas. The RTF's goal is to raise \$60 million for the fund, with \$40 million from the banks.

The county has several CDFIs operating within its boundaries. Some are New Markets Tax Credit organizations. They include Neighborhood National Bank, a chartered community development bank, the Bankers Small Business CDC, the

Clearinghouse CDFI, the Local Initiatives Support Corporation (“LISC”), and the Enterprise Foundation.

Although there is not a major philanthropic base in the area, two initiatives merit mention. In the City Heights area of San Diego, the Price Foundation is providing major funding and support for an Urban Village that includes a transit center, multi-family housing, a park, a charter school and a new police station. In the southeastern portion of the city, the Jacobs Foundation is working with the community to establish a unique form of community ownership in and around the Market Creek shopping center. Both projects are unique examples of development that have been spearheaded by private foundations.

San Francisco, CA MSA

Demographic Information for Full-Scope Area: San Francisco MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	382	7.33	21.73	38.74	31.68	0.52
Population by Geography	1,731,183	7.21	22.03	41.98	28.77	0.00
Owner-Occupied Housing by Geography	335,597	1.54	12.91	45.00	40.55	0.00
Business by Geography	158,301	15.97	17.56	33.84	32.53	0.10
Farms by Geography	1,814	7.66	14.00	41.01	37.32	0.00
Family Distribution by Income Level	381,072	21.33	17.59	19.98	41.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	148,300	11.85	28.37	42.17	17.60	0.00
Median Family Income	\$75,219	Median Housing Value			\$449,400	
HUD Adjusted Median Family Income for 2003	\$91,500	Unemployment Rate (August 2004)			4.5%	
Households Below the Poverty Level	7.58%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, 2003 HUD updated MFI, and 2004 Bureau of Labor Statistics data.

The San Francisco MSA consists of three contiguous counties in northern California, which are Marin, San Francisco, and San Mateo. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

Significant geo-demographic changes occurred in this MSA between the 1990 and 2000 U.S. Census. The number of total census tracts increased by 21, which includes a disproportionate increase in those tracts designated as LMI. Over the decade the population increased by 127.5 thousand, while the percentage of households below poverty level remained constant. The weighted average of median housing prices increased by 50% and the weighted average of median family income increased by 56%.

The economy in the San Francisco Bay Area is on an improving trend, after having been severely impacted by the information technology (IT) downturn. The annual unemployment rate peaked at 5.9% in 2002, and has been declining since then. Leading the economic recovery are gains in the manufacturing, healthcare, leisure and hospitality, and financial services sectors.

The population is again growing, after three years of decline. Residential real estate prices have continued to climb, making San Francisco one of the least affordable housing markets in the entire country. The average sales price for existing single-

family homes is projected to reach \$613,100 in 2004. Both the cost of living and the cost of doing business are above the national average.

Analysis of peer loan data for 2002 shows that the financial services market is highly competitive. About 614 reporting lenders made HMDA loans and 175 reporting lenders made small loans to businesses, including large credit card companies and mortgage companies that do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 71 banks competing for deposits in the MSA. WFB is in a commanding lead by holding 33.76% of the market. However, a concentration of corporate accounts at the headquarters location in this MSA tends to cause some upward distortion in this market share position.

Opportunities for community development activities in this assessment area are considered good. There are a number of nonprofits, government agencies, and other organizations active in the area that promote or provide financial services, affordable housing, small business development, and community services. A large immigrant Asian population creates the need for the provision of multi-lingual community services and financial services, including financial literacy. The predominant community credit needs in the San Francisco MSA continues to be financing for affordable housing and micro-loans and other types of credit for small businesses, including start-ups. Technical support for small businesses is also a need.

STATE OF COLORADO

Denver, CO MSA

Demographic Information for Full-Scope Area: Denver MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	514	4.09	27.43	38.91	28.79	0.78
Population by Geography	2,109,282	4.72	28.04	39.46	27.67	0.12
Owner-Occupied Housing by Geography	548,915	1.96	22.03	42.18	33.82	0.00
Business by Geography	177,247	4.15	25.96	36.51	32.73	0.66
Farms by Geography	3,110	1.74	21.74	39.36	37.04	0.13
Family Distribution by Income Level	531,126	18.33	18.86	23.74	39.06	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	197,550	7.85	41.99	36.93	13.24	0.00
Median Family Income	\$61,185	Median Housing Value			\$170,900	
HUD Adjusted Median Family Income for 2002	\$68,000	Unemployment Rate (August 2003)			5.3%	
Households Below the Poverty Level	7.38%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, 2003 HUD updated MFI, and 2004 Bureau of Labor Statistics data.

The Denver MSA is comprised of five contiguous counties in central Colorado, which are Adams, Arapahoe, Denver, Douglas, and Jefferson Counties. The assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

Significant geo-demographic changes occurred in this MSA between the 1990 and 2000 U.S. Census. The number of total census tracts increased by 16, which includes a decline in the percentage of tracts designated as low-income, and an increase in the percentage of tracts that are moderate-income. Over the decade, the population increased by 486.3 thousand, while the percentage of households below poverty level decreased from 10% to the current level noted above. The weighted average of median housing prices increased by 103% and the weighted average of median family income increased by 55%. The influx of population and the disproportionate increase in housing prices relative to family incomes exacerbated the shortage of affordable housing.

The economy in the Denver MSA is showing signs of improvement after recent slumps in the telecommunications, manufacturing, and construction industries. The commercial office vacancy rate remains high. The annual unemployment rate peaked at 6.3% in 2003, and has been declining since then. Fueling the modest

economic recovery are gains in retail sales, professional and business services, leisure and hospitality services, education and health services, and transportation and utilities services.

The rate of population increase has slowed considerably, after the explosive growth experienced during much of the 1990's and into 2001. Residential real estate prices have continued to climb, which diminishes the overall attractiveness of the MSA to outsiders. The cost of living is above the national average and the cost of doing business is slightly below the national average.

The city and county of Denver has a HUD Empowerment Zone/Enterprise Community. Denver and other counties in the MA also have areas designated as Redevelopment Zones or Blighted Areas. These areas typically present greater opportunities for financial institutions for developing partnerships that encourage economic development. There are four CD financial institutions in the MSA. There are also at least five active CD corporations. These entities primarily work with financing and technical support for small businesses. Numerous private and public organizations also assist with small business financing needs. Although the individual counties in the MSA operate housing authorities, significant efforts have been concentrated toward economic development and municipal infrastructure. In fact, there has been some criticism that the city and county of Denver has spent considerable resources (bonds, grants, tax incentives, etc.) on large municipal building projects during recent years at the expense of what some consider more vital community needs like affordable housing.

Analysis of peer loan data for 2002 shows that the financial services market is highly competitive. About 820 reporting lenders made HMDA loans and 229 reporting lenders made small loans to businesses, including large credit card companies and mortgage companies that do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 91 banks competing for deposits in the MSA. WFB is in a strong lead by holding 20.53% of the market.

Based on community contacts completed by the OCC and other regulatory agencies, we noted that there are a number of opportunities for bank involvement in economic development, area revitalization, small business lending, and creation of affordable housing.

STATE OF TEXAS

Austin-San Marcos, TX MSA

Demographic Information for Full Scope Area: Austin-San Marcos MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	256	7.81	27.73	38.28	25.39	0.78
Population by Geography	1,249,763	7.50	26.47	39.38	26.46	0.20
Owner-Occupied Housing by Geography	274,869	2.50	19.19	42.63	35.68	0.00
Business by Geography	91,885	4.58	20.68	37.02	37.63	0.09
Farms by Geography	2,181	1.83	20.36	48.01	29.80	0.00
Family Distribution by Income Level	298,622	19.71	18.27	22.73	39.28	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	113,426	10.16	38.69	38.28	12.88	0.00
Median Family Income	\$59,426	Median Housing Value			\$131,505	
HUD Adjusted Median Family Income for 2003	\$66,900	Unemployment Rate (2000 US Census)			2.22%	
Households Below Poverty Level	10.33%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2003 HUD updated MFI.

The Austin-San Marcos MSA consists of five contiguous counties in southern Texas, which are Bastrop, Caldwell, Hays, Travis, and Williamson. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

Significant geo-demographic changes occurred in this MSA between the 1990 and 2000 U.S. Census. The overall number of total census tracts increased by 7% or 17, which includes a small increase in the percentage of those tracts designated as low-income and includes a 26% increase in the percentage of moderate-income tracts. Over the decade, the population increased by 145,961 while the percentage of households below poverty level declined from 15% to the level noted above. The weighted average of median housing prices increased by 68%, while the weighted average of median family income decreased by 66%.

Austin has emerged from recession, with growth expected to accelerate through the next year. The service sector will lead in putting Austin back on a growth track. Job growth is now accelerating, but at a very slow pace compared to the nation. One positive sign is the comeback in government employment, a key driver for growth. In addition, a steady rebound in retail and construction hiring is complementing the growth in education, health and leisure industries. Austin remains one of Texas's most desirable areas to live. The area's well-qualified workforce offers a resource that high-end employers can scarcely overlook, and positions Austin to capitalize on

new and emerging technologies. Longer term, Austin will again be one of the top performing metro areas in the nation.

Analysis of peer loan data for 2003 shows that the financial services market is highly competitive. Approximately 667 reporting lenders made HMDA loans and 154 reporting lenders made small loans to businesses, including large credit card companies that do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 59 banks competing for deposits in the MSA. WFB is in a strong lead by holding 17% of the market share.

Affordable housing issues are a primary concern in the Austin-San Marcos MSA. The cost of housing for LMI families has increased more rapidly than housing for middle and upper income families. Approximately 58,690 Austin households have a housing need, meaning they live in substandard or overcrowded housing or are paying more than they can afford for rent. The "Fair Market Rent" for a modest three bedroom Austin apartment is \$970 and statistics indicate three out of five poor families are paying more than half of their income for rent.

Based on community contacts completed by the OCC, we noted that there are a number of opportunities for bank involvement in community development activities. Specifically, affordable housing is one of the primary needs in the Austin-San Marcos AA. Additional community needs identified include financial literacy counseling for LMI individuals, small business financing as well as home purchase loans and first time home buyer education and counseling. Opportunities for participation include working with local CDC's for affordable housing loans, and working with local government to meet affordable housing and rehabilitation loans.

Dallas, TX MSA

Demographic Information for Full Scope Area: Dallas Texas MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	701	8.99	30.10	30.96	29.39	0.57
Population by Geography	3,519,176	7.45	28.02	33.10	31.43	0.00
Owner-Occupied Housing by Geography	755,295	2.50	21.60	35.08	40.82	0.00
Business by Geography	266,137 0	4.20	25.68	32.44	36.61	1.08
Farms by Geography	5,270	2.31	21.21	40.80	35.33	
Family Distribution by Income Level	886,526	21.11	17.94	20.23	40.73	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	346,149	12.82	40.27	32.90	14.01	0.00
Median Family Income	\$55,854	Median Housing Value			\$118,844	
HUD Adjusted Median Family Income for 2003	\$65,000	Unemployment Rate (2000 US Census)			2.53%	
Households Below Poverty Level	9.75%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2003 HUD updated MFI.

The Dallas MSA consists of eight contiguous counties in southern Texas, which are Collin, Dallas, Denton, Ellis, Henderson, Hunt, Kaufman, and Rockwall. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

Geo-demographic changes occurred in this MSA between the 1990 and 2000 U.S. Census. The number of total census tracts increased by 121 or 21%, which includes an increase of 34% in the percentage of those tracts, designated as moderate-income tracts. There were no changes in the census tracts that are designated as low-income tracts. Over the decade the population increased slightly by 280,000, while the percentage of households below poverty level declined from 11% to the level noted above. The weighted average of median housing prices increased by 33% and the weighted average of median family income increased by 47%.

Dallas is one of the tenth largest cities in the United States and the heart of the largest metropolitan area in Texas. It has experienced tremendous growth since the early 1990s, attracting many high-tech firms that have added to its base of finance, insurance, real estate, telecommunications, and other non-manufacturing operations. Economic projections indicate continued growth at a slower rate because of higher costs and a stabilization of wages. Dallas has added jobs for four consecutive quarters but at a halting and disappointing pace. Job growth remains sub par in virtually all industries, while the important business service industry continues to contract. As a key distribution center for the entire Southwest, Dallas

has long benefited from a strong base of distributors and logistics companies. This base is likely to be strengthened with the formation of a new logistics council

Analysis of peer loan data for 2003 shows that the financial services market is highly competitive. Approximately 894 reporting lenders made HMDA loans and 264 reporting lenders made small loans to businesses, including large credit card companies that do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 127 banks competing for deposits in the MSA. WFB ranks eighth by holding 3% of the market.

In December 2000, Congress approved the designation of 40 new Renewal Communities (RCs); the goal of this program is to promote economic development in distressed communities. Businesses that are located in RCs are eligible to take advantage of Federal tax incentives to hire residents and to expand or improve their operations. In Texas, the cities of Dallas, El Paso, San Antonio, and Waco were all named Urban Round I Enterprise Communities.

Per Dallas Texas Housing Information¹⁵, 61% of all LMI households in Dallas spend more than 30% of their income on housing costs and 53% of very low-income households pay more than half of their income for housing expenses. Statistics indicate that approximately 12% of Dallas' housing stock is in substandard condition and affordable housing is in short supply. There are three low-income renters for every low-cost unit and 40% of Dallas renter households are unable to afford the rent for a modest two-bedroom apartment.

Based on interviews with local community organizations in the area, Dallas has a need for affordable housing especially in the southern part of the city. Specifically, there is a need for down payment and closing cost assistance for low-income first time homebuyers. There is also a need for equity for small business owners, and loans in amounts of less than \$25,000. Financial literacy, as a vehicle to mitigate predatory practices, is also a need, as are financial institutions that understand customers with cultural differences.

Opportunities exist for banks and other financial service institutions to meet community needs. There are several Community Development Financial Institutions ("CDFI") operating in the Dallas area. These organizations provide affordable housing and small business financing as well as technical assistance. Local governments, most notably the City of Dallas, have a range of programs including a housing trust fund, to assist in meeting the affordable housing and small business challenges of the population.

¹⁵ Dallas Housing Problems (www.texashousing.org)

Ft. Worth – Arlington, TX MSA

Demographic Information for Full Scope Area: Fort Worth- Arlington, Texas						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	351	6.84	26.78	38.75	27.64	0.00
Population by Geography	1,702,625	5.12	25.07	41.03	28.78	0.00
Owner-Occupied Housing by Geography	397,389	3.15	18.96	43.12	34.77	0.00
Business by Geography	117,897	3.45	26.70	40.09	29.76	0.00
Farms by Geography	2,681	1.49	17.75	50.95	29.80	0.00
Family Distribution by Income Level	442,781	19.25	18.56	21.84	40.34	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	167,452	8.81	36.42	41.39	13.38	0.00
Median Family Income	\$53,230	Median Housing Value			\$99,139	
HUD Adjusted Median Family Income for 2003	\$60,300	Unemployment Rate (2000 US Census)			2.33%	
Households Below Poverty Level	9.52%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2003 HUD updated MFI.

The Fort Worth-Arlington MSA consists of four contiguous counties in southern Texas, which are Hood, Johnson, Parker, and Tarrant. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

Significant geo-demographic changes occurred in this MSA between the 1990 and 2000 U.S. Census. The number of total census tracts increased by 18%, which includes a 1% decrease in the percentage of those tracts designated as low-income and a 32% increase in the percentage of moderate-income tracts. Over the decade the population increased by 118,000, while the percentage of households below poverty level remained unchanged. The weighted average of median housing prices increased by 27% and the weighted average of median family income increased by 45%.

Fort Worth is located in north central Texas, 30 miles west of Dallas. Fort Worth is the third most populous metro area in Texas, behind Houston and Dallas. The economy in the Fort Worth-Arlington MSA is showing signs of improvement after recent slumps. The loss of Delta Air Lines' hub will cost North Texas and Dallas/Fort Worth Airport (DFW) \$782 million annually and 7,000 jobs. An economic impact report reported the jobs pay more than \$344 million in annual wages, salaries, and benefits. Other losses will come from lost property income, royalties, dividends, licenses, corporate profits, and tax revenues. DFW's Terminal E will be left largely vacant by Delta, as it decreases its daily flights to 21 from 254.

Analysis of peer loan data for 2003 shows that the financial services market is highly competitive. About 716 reporting lenders made HMDA loans and 175 reporting lenders made small loans to businesses, including large credit card companies that do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 67 banks competing for deposits in the MSA. WFB ranks third by holding 13% of the market.

Currently, there are fourteen active Neighborhood Empowerment Zones (NEZ) in the Fort Worth MSA. Municipal property tax abatements, fee waivers and release of City liens are available to property owners who build or rehabilitate property within a NEZ. These incentives are designed to promote affordable housing, economic development and quality services in Fort Worth.

There is a strong need for affordable housing in the Fort Worth area. The typical monthly rent for a two-bedroom apartment in the Fort Worth-Arlington MSA is \$588 and increasing. Per Fort Worth Housing¹⁶ statistics, 39% of the 42,000 renter households in the area are unable to afford the rent for a modest two-bedroom apartment. In addition, 40% of low-income renters and homeowners pay more than half of their income for housing expenses.

We used information from two contacts with community groups. Opportunities for participation by local financial institutions include business lending to the community in the form of small business loans, affordable housing loans, as well as financial literacy courses for LMI families and small businesses.

¹⁶ Fort Worth Housing Problems (www.texashousing.org)

Houston, TX MSA

Demographic Information for Full Scope Area: Houston Texas						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	780	8.33	30.90	29.49	30.00	1.28
Population by Geography	4,177,646	6.78	30.50	30.35	32.24	0.12
Owner-Occupied Housing by Geography	871,155	3.10	22.86	31.49	42.55	0.00
Business by Geography	296,549	5.35	25.53	26.51	42.08	0.52
Farms by Geography	5,381	2.64	20.31	35.37	41.65	0.04
Family Distribution by Income Level	1,048,156	22.50	17.23	18.78	41.49	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	416,493	12.07	44.11	29.42	14.41	0.00
Median Family Income		51,212	Median Housing			101,143
HUD Adjusted Median Family Income for 2003		59,100	Value			3.02%
Households Below Poverty Level		12.34 %	Unemployment Rate (2000 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2003 HUD updated MFI

The Houston MSA consists of six contiguous counties in southern Texas, which are Chambers, Fort Bend, Harris, Liberty, Montgomery, and Waller. This assessment area meets the regulatory requirements and does not arbitrarily exclude LMI areas.

Significant geo-demographic changes occurred in this MSA between the 1990 and 2000 U.S. Census. The overall number of total census tracts increased by 12%, which includes an increase in the percentage of those tracts, designated as low-income and a small increase in the percentage of moderate-income tracts. Over the decade, the population increased by 269,000 while the percentage of households below poverty level declined from 13% to the level noted above. The weighted average of median housing prices increased by 36% and the weighted average of median family income increased by 43%.

The economy in the Houston MSA is on an improving trend, after having been significantly impacted by the well publicized problems in the energy trading industry, mergers and consolidations in locally headquartered corporate operations, declines in the information technology (IT) consulting industry, and a resultant downturn in demand for business services and commercial office space. The annual unemployment rate peaked at 6.9% in 2003, and has been declining since then. Leading the economic recovery are gains in the education and health services, government, leisure and hospitality, mining, transportation, energy exploration, and chemicals sectors. Houston is the top port for foreign tonnage in the nation and a recovery in sea trade provides an important boost for the economy of the MSA.

The population of the MSA shows a steady trend of growth. However, a slowdown in residential construction activity hampers the pace of the recovery. Recent economic data suggests that the demand for homes has eased and price growth has slowed. The cost of living is slightly above the national average and the cost of doing business is slightly below the national average.

Analysis of peer loan data for 2003 shows that the financial services market is highly competitive. About 822 reporting lenders made HMDA loans and 222 reporting lenders made small loans to businesses, including large credit card companies that do not take deposits from the area. Other financial service providers who do not report lending data are also active in the market. Analysis of FDIC deposits market share data as of June 30, 2003, shows a more concentrated market, with 87 banks competing for deposits in the MSA. WFB ranks third by holding 7% of the market.

Houston received a designation as an Urban Round 1 Enhanced Enterprise Community (EEC) through the federal government's Empowerment Zone/Enterprise Community Program. Houston's Enhanced Enterprise Community (EEC) is a twenty square mile area that is comprised of the central business district and Houston's oldest neighborhoods sometimes referred to as wards. Houston's EEC is culturally diverse, rich in history and packed with economic opportunity. However, the EEC has a concentration of poverty, unemployment, lower educational levels, substance abuse problems, crime and neighborhood stagnation. Houston's EEC has a population of 102,000 with 42% of the families living in poverty.

Affordable housing needs are a significant concern in Houston. Per Houston Housing information¹⁷, Houston ranks third lowest in subsidized housing per capita among major metropolitan areas. Other statistics indicate that an estimated 27,000 renters live in substandard housing, 54% of large family renters pay more than half of their income for rent, and there are over 9,500 LMI families in the current waiting list for low rent public housing.

Opportunities for community development activities in this assessment area are considered good. There are a number of nonprofits, government agencies, and other organizations active in the area that promote or provide financial services, affordable housing, small business development, and community services. The predominant community credit needs in the Houston MSA continue to be financing for affordable housing and micro-loans and other types of credit for small businesses.

¹⁷ Houston Housing Problems (www.texashousing.org)

Appendix C: Ratings Chart

Component Test/Composite Ratings Chart

This table identifies the points used for each component test rating and how they relate to the resulting composite rating. This process, as outlined in the *Comptroller's Handbook - CRA Examination Procedures*, is applied when a bank has branches in two or more states and multi-state MSAs.

Component Test Ratings	Lending	Investment	Service
Outstanding	12 points	6 points	6 points
High Satisfactory	9 points	4 points	4 points
Low Satisfactory	6 points	3 points	3 points
Needs to Improve	3 points	1 point	1 point
Substantial Noncompliance	0 points	0 points	0 points
<p>The composite rating results from the sum of the numerical values of the component test ratings for the Lending, Investment, and Service Tests.</p>			
Composite Rating			
Outstanding Record of Meeting Community Credit Needs	20 or more points		
Satisfactory Record of Meeting Community Credit Needs	11-19 points		
Needs to Improve Record of Meeting Community Credit Needs	5-10 points		
Substantial Noncompliance Record of Meeting Community Credit Needs	0-4 points		

Appendix D: Tables of Performance Data

Table of Contents

CONTENT OF STANDARDIZED TABLE	D-2
 TABLES OF PERFORMANCE DATA	
· Davenport-Moline-Rock-Island (IA-IL) Multi-State MSA	D-5
· Fargo-Moorhead (ND-MN) Multi-State MSA	D-13
· Las Vegas (NV-AZ) Multi-State MSA	D-21
· Minneapolis-St. Paul-Bloomington (MN-WI) Multi-State MSA ...	D-29
· Portland-Vancouver-Beaverton (OR-WA) Multi-State MSA	D-37
· Alaska	D-45
· Arizona	D-53
· California	D-67
· Colorado	D-97
· Idaho	D-112
· Illinois	D-120
· Indiana	D-128
· Iowa	D-136
· Michigan	D-150
· Minnesota	D-158
· Montana	D-172
· Nebraska	D-185
· Nevada	D-193
· New Mexico	D-201
· North Dakota	D-212
· Ohio	D-224
· Oregon	D-232
· South Dakota	D-247
· Texas	D-257
· Utah	D-287
· Washington	D-295
· Wisconsin	D-310
· Wyoming	D-325

Content of Standardized Tables

A separate set of tables is provided for each state. All multi-state metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30 each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MSA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MSA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MSA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Home Mortgage Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal

to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MSA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MSA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding, tracked, and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MSA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within those geographies in each MSA/AA. The table also presents data on branch openings and closings in each MSA/AA.

Tables of Performance Data

Table 1. Total Lending Volume

LENDING VOLUME		Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA						Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Davenport-Moline-Rock Island MSA	100.00	10,021	954,393	1,960	144,349	159	10,971	45	18,380	12,185	1,128,093	100.00%

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from June 13, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to the state, multi-state MSA, or institution, as appropriate.

Table 1A. Total Lending Volume - 2003 Only

LENDING VOLUME		Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Davenport-Moline-Rock Island MSA	100.00	4,456	442,893	807	50,500	50	3,521	13	4,771	5,326	501,685	100.00%

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island MSA	1,028	100.00	1.27	1.46	14.63	11.67	59.83	57.10	24.27	29.77	12.95	19.48	11.71	12.93	13.31

* Based on 2003 Peer Mortgage Data: IA and IL.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island MSA	157	100.00	1.27	1.27	14.63	17.20	59.83	61.15	24.27	20.38	7.73	5.26	7.40	7.63	8.67

* Based on 2003 Peer Mortgage Data: IA and IL.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Davenport-Moline-Rock Island MSA	3,264	100.00	1.27	0.49	14.63	12.07	59.83	55.55	24.27	31.89	12.59	11.68	14.58	12.58	12.00	

* Based on 2003 Peer Mortgage Data: IA and IL.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Davenport-Moline-Rock Island MSA	7	100.00	5.90	0.00	20.24	42.86	50.16	42.86	23.70	14.29	9.72	0.00	13.04	10.34	6.25	

* Based on 2003 Peer Mortgage Data: IA and IL.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island MSA	554	100.0	8.51	9.21	16.74	18.59	38.39	31.95	36.35	40.25	9.52	14.10	8.45	8.05	11.87

* Based on 2003 Peer Small Business Data --IA and IL

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island MSA	10	100.0	1.69	0.00	6.93	10.00	50.51	40.00	40.88	50.00	15.05	0.00	14.29	15.83	12.86

* Based on 2003 Peer Small Business Data -- IA and IL

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: DAVENPORT-MOLINE-ROCK ISLAND IA/IL MSA								Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Davenport-Moline-Rock Island MSA	1,028	100.00	19.05	13.15	18.60	25.60	23.96	25.80	38.39	35.44	14.33	13.23	14.01	13.53	15.77		

* Based on 2003 Peer Mortgage Data: IA and IL.

** As a percentage of loans with borrower income information available. No information was available for 3.11% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: DAVENPORT-MOLINE-ROCK ISLAND IA/IL MSA								Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Davenport-Moline-Rock Island MSA	157	100.00	19.05	12.90	18.60	22.58	23.96	32.26	38.39	32.26	7.75	6.78	7.14	8.16	8.32		

* Based on 2003 Peer Mortgage Data: IA and IL.

** As a percentage of loans with borrower income information available. No information was available for 1.27% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island MSA	3,264	100.00	19.05	7.40	18.60	21.11	23.96	29.47	38.39	42.02	11.58	10.07	11.38	12.08	11.65

* Based on 2003 Peer Mortgage Data: IA and IL.

** As a percentage of loans with borrower income information available. No information was available for 23.38% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003			
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Davenport-Moline-Rock Island MSA	554	100.0	58.48	62.45	87.55	7.58	4.87	9.52	14.65	

* Based on 2003 Peer Small Business Data -- IA and IL

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003			
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Davenport-Moline-Rock Island MSA	10	100.0	93.92	100.0	70.00	30.00	0.00	15.05	14.29

* Based on 2003 Peer Small Business Data -- IA and IL

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: DAVENPORT-MOLINE-ROCK ISLAND IA-IL MSA				Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004			
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Davenport-Moline-Rock Island MSA	0	0	45	4,823	45	4,823	100.00	2	2,684

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: DAVENPORT-MOLINE-ROCK ISLANDIA-IL MSA				Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Davenport-Moline-Rock Island MSA	100.00	17	100.00	11.76	5.88	70.59	11.76	3	2	1	-1	1	0	2.73	17.86	56.92	22.48

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: FARGO-MOORHEAD ND-MN MSA												
Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Fargo-Moorhead ND-MN MSA	100.00	7,453	691,594	1,957	181,129	699	54,240	15	15,874	10,124	942,837	100.00%

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from March 14, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: FARGO-MOORHEAD ND-MN MSA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Fargo-Moorhead ND-MN MSA	100.00	3,458	361,992	661	56,793	159	14,047	6	8,279	4,284	441,111	100.00%

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: FARGO-MOORHEAD ND-MN MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead ND-MN MSA	980	100.00	0.00	0.00	8.26	7.65	72.89	67.55	18.86	24.80	20.27	0.00	23.50	20.01	20.11

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: FARGO-MOORHEAD ND-MN MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead ND-MN MSA	73	100.00	0.00	0.00	8.26	10.96	72.89	75.34	18.86	13.70	14.46	0.00	17.02	14.82	11.49

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: FARGO-MOORHEAD ND-MN MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Fargo-Moorhead ND-MN MSA	2,394	100.00	0.00	0.00	8.26	5.85	72.89	66.25	18.86	27.90	19.74	0.00	20.69	19.29	20.70	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: FARGO-MOORHEAD ND-MN MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Fargo-Moorhead ND-MN MSA	11	100.00	0.00	0.00	30.13	45.45	60.36	54.55	9.51	0.00	14.67	0.00	18.52	14.29	0.00	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: FARGO-MOORHEAD ND-MN MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans						
Full Review:																
Fargo-Moorhead ND-MN MSA	661	100.0	0.00	0.00	34.52	37.22	54.39	49.02	11.09	13.77	9.81	100.00	11.32	9.24	8.59	

* Based on 2003 Peer Small Business Data -- ND, MN, and WI

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: FARGO-MOORHEAD ND-MN MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Fargo-Moorhead ND-MN MSA	159	100.0	0.00	0.00	6.40	1.89	85.06	92.45	8.54	5.66	17.86	N/A	12.50	18.64	10.81	

* Based on 2003 Peer Small Business Data -- ND, MN, and WI

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: FARGO-MOORHEAD ND-MN MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Fargo-Moorhead ND-MN MSA	980	100.00	17.66	12.91	18.69	27.09	26.50	29.95	37.15	30.05	24.06	24.12	22.50	23.22	26.63		

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** As a percentage of loans with borrower income information available. No information was available for 3.57% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: FARGO-MOORHEAD ND-MN MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Fargo-Moorhead ND-MN MSA	73	100.00	17.66	15.28	18.69	27.78	26.50	33.33	37.15	23.61	14.55	17.46	16.13	13.79	12.69		

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** As a percentage of loans with borrower income information available. No information was available for 1.37% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: FARGO-MOORHEAD ND-MN MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Fargo-Moorhead ND-MN MSA	2,394	100.00	17.66	7.91	18.69	19.51	26.50	31.66	37.15	40.92	23.49	24.82	22.83	22.82	24.14		

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** As a percentage of loans with borrower income information available. No information was available for 16.08% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: FARGO-MOORHEAD ND MN-MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*					
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less				
Full Review:													
Fargo-Moorhead ND-MN MSA	661	100.0	61.75	60.21	81.85	9.08	9.08	9.81	14.16				

* Based on 2003 Peer Small Business Data -- MD, MN and WI.

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: FARGO-MOORHEAD ND-MN MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003			
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Fargo-Moorhead ND-MN MSA	159	100.0	94.37	88.68	76.10	15.72	8.18	17.86	17.61

* Based on 2003 Peer Small Business Data -- ND, MN, and WI

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: FARGO-MOORHEAD ND-MN MSA				Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004			
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Fargo-Moorhead ND-MN MSA	0	0	50	5,533	50	5,533	100.00	2	1,890

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: FARGO-MOORHEAD ND-MN MSA																	
Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Fargo-Moorhead ND-MN MSA	100.00	11	100.00	0.00	45.45	45.45	9.09	1	0	0	1	0	0	0.00	16.18	67.69	16.12

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: LAS VEGAS NV-AZ MSA						Evaluation Period: AUGUST 3, 1999 TO SEPTEMBER 30, 2004						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Las Vegas NV-AZ MSA	100.00	69,188	9,065,583	13,263	349,371	33	1,539	46	90,692	82,530	9,507,185	100.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from August 3, 1999 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: LAS VEGAS NV-AZ MSA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Las Vegas NV-AZ MSA	100.00	33,456	4,553,392	5,918	146,295	23	392	16	40,757	39,413	4,740,836	100.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: LAS VEGAS NV-AZ MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Las Vegas NV-AZ MSA	9,238	100.00	0.26	0.84	18.87	16.72	41.59	36.75	39.28	45.68	8.59	32.10	14.78	9.27	7.01	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: LAS VEGAS NV-AZ MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Las Vegas NV-AZ MSA	360	100.00	0.26	0.28	18.87	13.33	41.59	38.06	39.28	48.33	8.47	16.67	15.58	9.86	6.84	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: LAS VEGAS NV-AZ MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Las Vegas NV-AZ MSA	23,841	100.00	0.26	0.24	18.87	11.61	41.59	37.37	39.28	50.77	15.74	32.77	18.93	16.43	14.68	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: LAS VEGAS NV-AZ MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Las Vegas NV-AZ MSA	4	100.00	3.15	0.00	44.15	25.00	36.96	75.00	15.53	0.00	2.30	0.00	1.20	4.48	0.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: LAS VEGAS NV-AZ MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Las Vegas NV-AZ MSA	5,910	100.0	5.91	2.66	23.08	20.22	36.39	33.64	33.99	43.49	13.80	17.63	13.78	13.09	14.22	

* Based on 2003 Peer Small Business Data -- NV and AZ

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: LAS VEGAS NV-AZ MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Las Vegas NV-AZ MSA	23	100.0	2.88	0.00	19.95	26.09	41.32	39.13	35.67	34.78	14.84	N/A	14.63	14.52	15.38	

* Based on 2003 Peer Small Business Data -- NV and AZ

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: LAS VEGAS NV-AZ MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Las Vegas NV-AZ MSA	9,238	100.00	18.77	8.41	18.81	21.05	22.94	27.16	39.48	43.38	10.14	14.87	12.27	9.79	9.02	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.40% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: LAS VEGAS NV-AZ MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Las Vegas NV-AZ MSA	360	100.00	18.77	8.50	18.81	15.86	22.94	29.46	39.48	46.18	9.04	16.04	11.57	9.35	7.69	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 1.94% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: LAS VEGAS NV-AZ MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Las Vegas NV-AZ MSA	23,841	100.00	18.77	7.23	18.81	17.49	22.94	28.13	39.48	47.15	13.88	17.17	14.72	13.82	13.24		

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 36.70% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: LAS VEGAS NV-AZ MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*					
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less				
Full Review:													
Las Vegas NV-AZ MSA	5,918	100.0	56.94	64.40	97.77	1.17	1.06	13.80	23.83				

* Based on 2003 Peer Small Business Data -- NV and AZ

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: LAS VEGAS NV-AZ MSA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Las Vegas NV-AZ MSA	23	100.0	86.23	69.57	100.0	0.00	0.00	14.84	12.80

* Based on 2003 Peer Small Business Data --NV and AZ

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: LAS VEGAS NV-AZ MSA			Evaluation Period: AUGUST 3, 1999 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Las Vegas NV-AZ MSA	0	0	142	18,958	142	18,958	100.00	2	2,777

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: LAS VEGAS NV-AZ MSA				Evaluation Period: AUGUST 3, 1999 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Las Vegas NV-AZ MSA	100.00	73	100.00	0.00	23.29	47.95	28.77	11	35	-4	0	-12	-8	1.28	27.78	40.55	30.38

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: MINNEAPOLIS-ST PAUL MN-WI MSA												
Evaluation Period: FEBRUARY 1, 2000 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Minneapolis-St Paul MN-WI MSA	100.00	255,911	39,557,648	20,367	1,188,983	313	22,753	138	264,683	276,729	41,034,067	100.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from February 1, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: MINNEAPOLIS-ST PAUL MN-WI MSA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Minneapolis-St Paul MN-WI MSA	100.00	102,861	17,062,988	9,774	452,548	114	7,604	39	99,800	112,788	17,622,940	100.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: MINNEAPOLIS-ST PAUL MN-WI MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Minneapolis-St Paul MN-WI MSA	22,145	100.00	1.50	1.60	14.22	12.64	57.11	56.61	27.17	29.15	20.46	13.34	18.58	20.53	21.93	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MINNEAPOLIS-ST PAUL MN-WI MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Minneapolis-St Paul MN-WI MSA	2,333	100.00	1.50	1.63	14.22	14.53	57.11	59.02	27.17	24.82	17.97	15.83	15.98	17.72	20.29	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MINNEAPOLIS-ST PAUL MN-WI MSA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Minneapolis-St Paul MN-WI MSA	78,362	100.00	1.50	0.95	14.22	9.45	57.11	53.51	27.17	36.09	22.37	15.50	18.81	21.63	25.19

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MINNEAPOLIS-ST PAUL MN-WI MSA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Minneapolis-St Paul MN-WI MSA	13	100.00	9.87	7.69	29.90	38.46	47.98	46.15	12.26	7.69	1.98	1.01	1.99	2.42	1.67

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MINNEAPOLIS-ST PAUL MN-WI MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Minneapolis-St Paul MN-WI MSA	9,769	100.0	3.82	3.30	16.32	13.89	54.36	55.37	25.37	27.44	11.72	12.12	10.76	11.45	12.85

* Based on 2003 Peer Small Business Data -- ND MN and WI

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: MINNEAPOLIS-ST PAUL MN-WI MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Minneapolis-St Paul MN-WI MSA	114	100.0	0.75	0.88	10.26	7.89	67.50	67.54	21.45	23.68	11.00	25.00	10.59	9.27	23.42

* Based on 2003 Peer Small Business Data -- ND MN and WI

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MINNEAPOLIS-ST PAUL MN-WI MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Minneapolis-St Paul MN-WI MSA	22,145	100.00	16.88	11.43	18.81	32.98	26.42	28.76	37.89	26.83	22.95	20.23	23.06	23.22	23.88	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** As a percentage of loans with borrower income information available. No information was available for 3.16% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MINNEAPOLIS-ST PAUL MN-WI MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Minneapolis-St Paul MN-WI MSA	2,333	100.00	16.88	11.26	18.81	27.22	26.42	33.07	37.89	28.46	17.89	14.98	16.79	18.27	20.24	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** As a percentage of loans with borrower income information available. No information was available for 3.30% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MINNEAPOLIS-ST PAUL MN-WI MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Minneapolis-St Paul MN-WI MSA	78,362	100.00	16.88	9.11	18.81	25.04	26.42	29.77	37.89	36.07	20.05	16.17	17.89	19.95	23.56	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** As a percentage of loans with borrower income information available. No information was available for 27.42% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: MINNEAPOLIS-ST PAUL MN-WI MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*					
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less				
Full Review:													
Minneapolis-St Paul MN-WI MSA	9,774	100.0	61.78	61.67	92.66	3.72	3.61	11.72	21.97				

* Based on 2003 Peer Small Business Data -- ND MN and WI

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MINNEAPOLIS-ST PAUL MN-WI MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003			
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Minneapolis-St Paul MN-WI MSA	114	100.00	92.08	81.58	82.46	12.28	5.26	11.00	10.38

* Based on 2003 Peer Small Business Data -- ND MN and WI

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MINNEAPOLIS-ST PAUL MN-WI MSA				Evaluation Period: FEBRUARY 1, 2000 TO SEPTEMBER 30, 2004			
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Minneapolis-St Paul MN-WI MSA	3	3,170	656	123,613	659	126,783	100.00	16	29,567

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: MINNEAPOLIS-ST PAUL MN-WI MSA																	
Evaluation Period: FEBRUARY 1, 2000 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Minneapolis-St Paul MN-WI MSA	100.00	103	100.00	4.85	21.36	54.37	19.42	5	23	-1	0	-15	-2	4.56	17.82	53.34	24.20

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: PORTLAND-VANCOUVER OR-WA MSA												
Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Portland-Vancouver OR-WA MSA	100.00	72,910	11,558,254	16,667	627,954	140	6,993	41	122,543	89,758	12,315,744	100.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.

**The evaluation period for Community Development Loans is from May 3, 1999 to September 30, 2004.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: PORTLAND-VANCOUVER OR-WA MSA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Portland-Vancouver OR-WA MSA	100.00	38,129	5,964,648	7,073	239,881	62	2,221	10	18,363	45,274	6,225,113	100.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PORTLAND-VANCOUVER OR-WA MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Portland-Vancouver OR-WA MSA	8,239	100.00	0.71	0.87	15.28	17.19	56.21	52.89	27.80	29.04	11.38	11.43	11.31	11.24	11.67	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: PORTLAND-VANCOUVER OR-WA MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Portland-Vancouver OR-WA MSA	147	100.00	0.71	1.36	15.28	16.33	56.21	57.82	27.80	24.49	4.99	7.14	4.56	4.68	6.25	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: PORTLAND-VANCOUVER OR-WA MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Portland-Vancouver OR-WA MSA	29,737	100.00	0.71	0.54	15.28	13.04	56.21	52.59	27.80	33.83	15.96	12.11	15.47	15.80	16.52	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: PORTLAND-VANCOUVER OR-WA MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Portland-Vancouver OR-WA MSA	6	100.00	3.45	0.00	34.92	16.67	43.32	83.33	18.32	0.00	1.02	0.00	0.38	2.09	0.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: PORTLAND-VANCOUVER OR-WA MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Portland-Vancouver OR-WA MSA	7,073	100.0	4.45	3.68	21.48	21.14	49.27	46.97	24.80	28.22	12.00	10.72	12.96	11.63	12.16

* Based on 2003 Peer Small Business Data -- OR WA

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: PORTLAND-VANCOUVER OR-WA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Portland-Vancouver OR-WA MSA	62	100.0	0.84	0.00	9.01	3.23	66.02	66.13	24.12	30.65	9.01	0.00	5.41	7.93	14.18

* Based on 2003 Peer Small Business Data -- OR WA

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: PORTLAND-VANCOUVER OR-WA MSA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Portland-Vancouver OR-WA MSA	8,239	100.00	18.19	8.53	19.05	29.91	23.56	29.81	39.21	31.74	12.67	14.42	13.30	12.39	11.99		

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 3.26% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: PORTLAND-VANCOUVER OR-WA MSA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Portland-Vancouver OR-WA MSA	147	100.00	18.19	12.41	19.05	26.90	23.56	22.07	39.21	38.62	5.11	6.16	4.82	3.62	6.57		

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 1.36% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: PORTLAND-VANCOUVER OR-WA MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Portland-Vancouver OR-WA MSA	29,737	100.00	18.19	6.99	19.05	20.08	23.56	28.63	39.21	44.30	14.50	14.47	13.35	14.17	15.33		

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 26.43% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: PORTLAND-VANCOUVER OR-WA MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*				
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less			
Full Review:												
Portland-Vancouver OR-WA MSA	7,073	100.0	65.78	55.35	95.93	2.53	1.54	12.00	18.59			

* Based on 2003 Peer Small Business Data -- OR WA

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: PORTLAND-VANCOUVER OR-WA MSA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Portland-Vancouver OR-WA MSA	62	100.0	89.08	85.48	93.55	3.23	3.23	9.01	9.71

* Based on 2003 Peer Small Business Data -- OR WA

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: PORTLAND-VANCOUVER OR-WA MSA			Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Portland-Vancouver OR-WA MSA	4	3,345	382	21,567	386	24,912	100.00	3	5,077

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: PORTLAND-VANCOUVER OR-WA MSA				Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Portland-Vancouver OR-WA MSA	100.00	77	100.00	6.49	31.17	48.05	14.29	6	13	0	-1	-5	-1	1.58	20.92	53.96	23.55

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: ALASKA												
Evaluation Period: MARCH 9, 1999 TO SEPTEMBER 30,2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
Anchorage MSA	51.24	20,428	3,252,665	2,334	196,705	14	934	29	147,895	22,805	3,598,199	44.04
Limited Review:												
Greater Rural AK	48.76	17,513	2,260,605	3,877	255,018	245	14,157	69	158,276	21,704	2,688,056	55.96

* Loan Data as of September 30, 2004. Rated area refers to either state or multi-state MSA rating area.

** The evaluation period for Community Development Loans is from March 9, 1999 to September 30, 2004.

*** Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: ALASKA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
Anchorage MSA	52.84	9,545	1,557,441	966	74,330	11	331	8	9,250	10,530	1,641,352	44.04
Limited Review:												
Greater Rural AK	47.16	7,736	1,054,361	1,516	95,814	124	6,859	23	60,998	9,399	1,218,032	55.96

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.

** The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

*** Deposit Data as of June 30, 2003. Rated Area refers to the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ALASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Anchorage MSA	2,642	57.62	0.51	0.53	18.28	19.87	47.17	44.81	34.04	34.78	28.44	28.00	27.02	27.22	31.17	
Limited Review:																
Greater Rural AK	1,943	42.38	0.36	0.15	13.05	1.54	65.51	65.47	21.08	32.84	51.25	75.00	27.27	49.23	58.37	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: ALASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Anchorage MSA	92	32.97	0.51	0.00	18.28	23.91	47.17	47.83	34.04	28.26	23.53	0.00	32.35	23.66	19.40	
Limited Review:																
Greater Rural AK	187	67.03	0.36	0.00	13.05	8.02	65.51	79.14	21.08	12.83	62.33	0.00	78.95	68.52	37.50	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: ALASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Anchorage MSA	6,807	54.87	0.51	0.47	18.28	13.44	47.17	44.72	34.04	41.37	33.16	33.33	33.00	32.67	33.76
Limited Review:															
Greater Rural AK	5,599	45.13	0.36	0.04	13.05	2.45	65.51	70.33	21.08	27.18	53.98	50.00	44.48	55.02	52.43

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ALASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Anchorage MSA	4	36.36	5.84	50.00	54.81	0.00	33.76	25.00	5.59	25.00	5.41	33.33	0.00	4.17	5.56
Limited Review:															
Greater Rural AK	7	63.64	0.02	0.00	15.40	14.29	62.38	85.71	22.20	0.00	24.14	0.00	14.29	33.33	0.00

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: ALASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Anchorage MSA	966	38.92	2.72	2.28	36.65	36.34	39.90	42.75	20.73	18.63	10.38	14.29	12.32	9.94	8.32	
Limited Review:																
Greater Rural AK	1,516	61.08	0.34	0.20	12.10	9.83	71.07	73.94	16.49	16.03	15.93	17.65	18.48	16.00	14.42	

* Based on 2003 Peer Small Business Data - AK

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: ALASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Anchorage MSA	11	8.15	0.00	0.00	21.63	36.36	48.23	36.36	30.14	27.27	20.75	N/A	23.53	20.00	20.00	
Limited Review:																
Greater Rural AK	124	91.85	0.00	0.00	6.81	3.23	74.77	75.00	18.42	21.77	46.59	N/A	36.36	44.55	56.86	

* Based on 2003 Peer Small Business Data - AK

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ALASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
Anchorage MSA	2,642	57.62	19.33	7.73	17.89	26.20	23.81	33.97	38.97	32.10	29.71	28.22	29.84	29.98	29.71
Limited Review:															
Greater Rural AK	1,943	42.38	20.50	5.93	17.56	22.69	21.87	34.45	40.07	36.92	54.79	54.33	54.68	55.36	54.41

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 3.71% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ALASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
Anchorage MSA	92	32.97	19.33	6.59	17.89	24.18	23.81	34.07	38.97	35.16	24.93	30.00	33.33	24.60	20.92
Limited Review:															
Greater Rural AK	187	67.03	20.50	13.66	17.56	22.40	21.87	28.96	40.07	34.97	64.66	80.65	75.93	59.55	58.72

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 1.79% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ALASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Anchorage MSA	6,807	54.87	19.33	6.11	17.89	17.93	23.81	30.91	38.97	45.05	32.44	36.34	30.59	31.80	33.21		
Limited Review:																	
Greater Rural AK	5,599	45.13	20.50	5.98	17.56	16.55	21.87	30.29	40.07	47.18	55.63	56.26	54.72	54.10	56.91		

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 19.89% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: ALASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*								
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less							
Full Review:																
Anchorage MSA	966	38.92	52.16	64.39	87.06	5.07	7.87	13.00	14.51							
Limited Review:																
Greater Rural AK	1,516	61.08	50.66	74.74	87.34	7.45	5.21	19.40	23.73							

* Based on 2003 Peer Small Business Data - AK

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ALASKA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Anchorage MSA	11	8.15	85.11	90.91	9.91	9.09	0.00	21.15	19.61
Limited Review:									
Greater Rural AK	124	91.85	86.84	93.55	87.90	8.87	3.23	46.59	47.72

* Based on 2003 Peer Small Business Data - AK

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ALASKA			Evaluation Period: MARCH 9, 1999 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Anchorage MSA	0	0	270	11,624	270	11,624	33.51	1	818
Limited Review:									
Greater Rural AK	2	1,896	195	21,171	197	23,067	66.49	5	7,627

'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

**Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: ALASKA																	
Evaluation Period: MARCH 9, 1999 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Anchorage MSA	44.04	14	27.45	7.14	28.57	50.00	14.29	0	2	-1	-1	0	0	1.31	30.34	42.87	25.48
Limited Review:																	
Greater Rural AK	55.96	37	72.55	0.00	2.70	78.38	18.92	0	0	0	0	0	0	0.35	18.15	61.01	20.49

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: ARIZONA												
Evaluation Period: AUGUST 3, 1999 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Phoenix-Mesa MSA	71.92	137,474	18570,501	32,745	1,236,487	277	37,406	115	225,596	170,611	20,069,989	
Limited Review:												
Flagstaff MSA	2.31	4,318	585,991	1,151	42,412	0	0	8	2,303	5,477	630,706	1.45
Tucson MSA	14.22	27,090	3,173,517	6,591	227,258	22	1,867	34	28,129	33,737	3,430,771	15.20
Yuma MSA	2.10	4,196	345,927	742	31,629	50	6,993	3	3,816	4,991	388,365	1.93
Greater Rural AZ	9.44	18,254	1,901,543	4,044	140,680	67	8,555	31	42,336	22,396	2,093,114	10.06

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.
 ** The evaluation period for Community Development Loans is from August 3, 1999 to September 30, 2004.
 *** Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: ARIZONA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Phoenix-Mesa MSA	71.14	63,975	8,762,217	14,418	497,805	94	9,417	35	39,502	78,522	9,308,941	71.35
Limited Review:												
Flagstaff MSA	2.17	1,855	257,630	534	18,638	0	0	2	400	2,391	276,668	1.45
Tucson MSA	15.59	14,357	1,717,610	2,843	90,760	6	828	7	3,921	17,213	1,813,119	15.20
Yuma MSA	2.06	1,951	169,287	298	10,706	21	2,196	1	964	2,271	183,153	1.93
Greater Rural AZ	9.05	8,242	892,924	1,692	58,284	32	3,012	15	16,021	9,986	970,586	10.06

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 *** Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: ARIZONA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Phoenix-Mesa MSA	17,994	74.22	1.61	0.95	23.75	20.57	39.35	39.61	35.30	38.87	9.52	8.94	10.14	9.67	9.11									
Limited Review:																								
Flagstaff MSA	417	1.72	1.04	1.68	18.90	4.32	46.54	62.35	33.53	31.65	10.60	19.44	9.63	11.89	8.66									
Tucson MSA	3,060	12.62	2.25	0.92	24.74	17.58	36.40	37.81	36.61	43.69	9.50	4.40	10.94	9.76	9.02									
Yuma MSA	468	1.93	0.00	0.00	14.76	11.32	58.74	47.86	26.50	40.81	11.62	0.00	11.50	12.99	10.38									
Greater Rural AZ	2,304	9.50	3.00	0.43	17.65	5.90	56.31	60.20	23.03	33.46	14.92	41.67	22.44	15.22	13.51									

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: ARIZONA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Phoenix-Mesa MSA	502	59.76	1.61	1.79	23.75	24.50	39.35	36.85	35.30	36.85	5.19	6.67	6.18	5.02	4.81
Limited Review:															
Flagstaff MSA	22	2.62	1.04	0.00	18.90	18.18	46.54	36.36	33.53	45.45	21.78	0.00	57.14	13.79	27.78
Tucson MSA	165	19.64	2.25	1.21	24.74	32.73	36.40	32.12	36.61	33.94	8.92	14.29	15.17	8.29	6.66
Yuma MSA	29	3.45	0.00	0.00	14.76	10.34	58.74	48.28	26.50	41.38	15.93	0.00	12.50	17.50	15.38
Greater Rural AZ	122	14.52	3.00	2.46	17.65	10.66	56.31	63.11	23.03	23.77	17.40	75.00	14.77	17.11	18.24

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: ARIZONA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MSA	45,425	69.63	1.61	0.46	23.75	13.09	39.35	37.48	35.30	48.98	13.00	8.34	11.49	13.43	13.25
Limited Review:															
Flagstaff MSA	1,415	2.17	1.04	0.71	18.90	3.11	46.54	46.78	33.53	49.40	16.27	10.00	10.92	15.77	17.51
Tucson MSA	11,128	17.06	2.25	0.66	24.74	13.98	36.40	32.93	36.61	52.43	15.71	12.41	14.34	16.06	15.95
Yuma MSA	1,454	2.23	0.00	0.00	14.76	7.36	58.74	43.47	26.50	49.17	21.67	0.00	16.41	21.50	22.95
Greater Rural AZ	5,820	8.92	3.00	0.36	17.65	6.27	56.31	56.72	23.03	36.65	18.07	67.74	21.21	18.05	17.55

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: ARIZONA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Phoenix-Mesa MSA	7	53.85	6.61	0.00	41.50	42.86	36.31	42.86	15.57	14.29	1.72	0.00	1.29	3.45	3.57									
Limited Review:																								
Flagstaff MSA	1	7.69	15.67	0.00	8.84	0.00	54.72	100.00	20.76	0.00	25.00	0.00	0.00	50.00	0.00									
Tucson MSA	4	30.77	5.05	0.00	38.28	75.00	38.41	25.00	18.26	0.00	4.21	0.00	5.36	4.00	0.00									
Yuma MSA	0	0.00	0.00	0.00	18.08	0.00	58.69	0.00	23.23	0.00	0.00	0.00	0.00	0.00	0.00									
Greater Rural AZ	1	7.69	0.28	0.00	18.52	0.00	52.91	100.00	28.29	0.00	6.67	0.00	0.00	10.00	0.00									

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: ARIZONA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans						
Full Review:																
Phoenix-Mesa MSA	14,379	72.83	5.62	4.46	27.27	23.20	31.70	27.91	35.36	44.43	15.54	15.78	14.91	14.43	16.69	
Limited Review:																
Flagstaff MSA	534	2.70	8.33	7.68	12.75	8.80	50.79	42.51	28.13	41.01	15.70	17.67	16.15	13.58	18.15	
Tucson MSA	2,834	14.40	4.51	4.22	33.72	36.23	34.14	29.37	27.63	30.18	12.77	16.06	14.66	11.44	11.94	
Yuma MSA	298	1.51	0.00	0.00	20.05	24.83	53.88	44.30	26.97	30.87	12.40	N/A	12.89	11.78	12.96	
Greater Rural AZ	1,689	8.55	0.28	0.24	11.48	14.80	60.04	55.77	28.20	29.19	12.73	17.39	19.90	12.25	11.47	

* Based on 2003 Peer Small Business Data -- AZ

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ARIZONA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Phoenix-Mesa MSA	94	61.44	2.24	0.00	25.60	41.49	37.92	21.28	34.16	37.23	19.07	0.00	23.90	12.35	21.88	
Limited Review:																
Flagstaff MSA	0	0.00	7.03	0.00	14.06	0.00	50.78	0.00	28.13	0.00	0.00	N/A	N/A	0.00	0.00	
Tucson MSA	6	3.92	2.20	0.00	31.42	33.33	32.64	33.33	33.74	33.33	7.50	0.00	12.50	5.88	6.90	
Yuma MSA	21	13.73	0.00	0.00	14.00	28.57	56.29	47.62	29.71	23.81	31.15	N/A	50.00	28.13	26.32	
Greater Rural AZ	32	20.92	0.00	0.00	10.86	18.75	64.22	68.75	24.92	12.50	19.28	N/A	35.29	18.03	14.81	

* Based on 2003 Peer Small Business Data -- AZ

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ARIZONA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Phoenix-Mesa MSA	17,994	74.22	19.46	11.16	18.69	28.60	21.80	26.05	40.05	34.19	11.15	13.39	13.23	11.21	9.34	
Limited Review:																
Flagstaff MSA	417	1.72	22.12	2.93	16.72	20.29	20.51	22.98	40.65	53.79	11.75	13.33	17.77	11.52	10.44	
Tucson MSA	3,060	12.62	20.12	7.26	18.51	21.08	21.13	26.74	40.24	44.92	10.78	12.54	12.79	10.91	9.76	
Yuma MSA	468	1.93	19.11	9.27	18.62	23.49	21.71	23.49	40.55	43.75	13.83	22.40	18.86	13.01	11.63	
Greater Rural AZ	2,304	9.50	21.31	4.22	17.78	16.73	20.39	24.23	40.52	54.82	16.92	21.69	22.31	18.50	15.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.42% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ARIZONA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% WFB Loans****						
Full Review:																
Phoenix-Mesa MSA	502	59.76	19.46	13.06	18.69	25.31	21.80	25.71	40.05	35.92	5.44	6.40	7.06	5.20	4.60	
Limited Review:																
Flagstaff MSA	22	2.62	22.12	4.55	16.72	27.27	20.51	9.09	40.65	59.09	22.68	16.67	26.09	22.22	22.03	
Tucson MSA	165	19.64	20.12	17.68	18.51	20.12	21.13	25.00	40.24	37.20	9.38	24.79	14.04	9.23	6.41	
Yuma MSA	29	3.45	19.11	13.79	18.62	17.24	21.71	20.69	40.55	48.28	16.38	21.05	25.00	18.18	13.33	
Greater Rural AZ	122	14.52	21.31	11.48	17.78	14.75	20.39	24.59	40.52	49.18	18.40	22.95	20.69	19.11	16.76	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 1.55% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ARIZONA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Phoenix-Mesa MSA	45,425	69.63	19.46	7.99	18.69	18.18	21.80	24.53	40.05	49.30	11.57	12.46	11.26	11.30	11.70	
Limited Review:																
Flagstaff MSA	1,415	2.17	22.12	2.03	16.72	10.70	20.51	21.31	40.65	65.96	14.40	12.35	13.64	14.05	14.72	
Tucson MSA	11,128	17.06	20.12	5.76	18.51	14.52	21.13	23.31	40.24	56.41	14.84	15.32	14.34	14.15	15.23	
Yuma MSA	1,454	2.23	19.11	3.64	18.62	14.55	21.71	23.73	40.55	58.09	22.85	20.83	25.81	25.29	21.52	
Greater Rural AZ	5,820	8.92	21.31	3.99	17.78	12.91	20.39	22.91	40.52	60.19	18.00	23.42	19.15	19.37	17.05	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 32.08% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ARIZONA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Phoenix-Mesa MSA	14,418	72.88	62.04	58.23	95.53	2.53	1.94	15.54	25.26
Limited Review:									
Flagstaff MSA	534	2.70	65.72	58.99	94.76	4.12	1.12	15.70	22.77
Tucson MSA	2,843	14.37	63.56	55.79	95.95	2.85	1.20	12.77	18.87
Yuma MSA	298	1.51	62.59	56.71	95.97	2.68	1.34	12.40	18.90
Greater Rural AZ	1,689	8.54	67.32	58.85	95.62	3.20	1.18	12.73	17.51

* Based on 2003 Peer Small Business Data -- AZ

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ARIZONA		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Phoenix-Mesa MSA	94	61.44	81.37	54.26	69.15	18.09	12.77	19.07	13.46
Limited Review:									
Flagstaff MSA	0	0.00	89.84	0.00	0.00	0.00	0.00	0.00	0.00
Tucson MSA	6	3.92	85.33	33.33	66.67	0.00	33.33	7.50	3.23
Yuma MSA	21	13.73	69.14	57.14	66.67	23.81	9.52	31.15	23.91
Greater Rural AZ	32	20.92	89.04	62.50	68.75	18.75	12.50	19.28	13.25

* Based on 2003 Peer Small Business Data -- AZ

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: ARIZONA		Evaluation Period: AUGUST 3, 1999 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Phoenix-Mesa MSA	8	2,045	255	28,877	263	30,922	71.50	8	8,871
Limited Review:									
Flagstaff MSA	0	0	23	858	23	858	1.98	0	0
Tucson MSA	2	650	132	4,294	134	4,944	11.43	2	1,136
Yuma MSA	0	0	5	2,009	5	2,009	4.65	0	0
Greater Rural AZ	1	615	38	1,963	39	2,577	5.96	1	3,835
Statewide	1	1,688	3	6,250	4	1,938	4.48	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: ARIZONA				Evaluation Period: AUGUST 3, 1999 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Phoenix-Mesa MSA	71.35	155	66.81	2.58	20.00	36.77	40.65	30	70	0	-9	-15	-16	4.82	30.47	36.20	28.50
Limited Review:																	
Flagstaff MSA	1.45	7	3.02	0.00	14.29	85.71	0.00	0	1	0	-1	0	0	6.44	21.16	46.66	25.74
Tucson MSA	15.20	39	16.81	2.56	28.21	30.77	38.46	7	18	-1	-1	-4	-5	4.41	33.94	33.03	28.62
Yuma MSA	1.93	4	1.72	0.00	25.00	75.00	0.00	1	2	0	0	0	-1	0.00	21.42	53.86	24.71
Greater Rural AZ	10.06	27	11.64	0.00	29.63	59.26	11.11	3	19	-1	-2	-8	-5	3.99	22.55	54.39	19.07

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: NOVEMBER 1, 2001 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
Los Angeles-Long Beach MSA	21.39	115,728	30,134,835	114,340	4,052,878	233	12,314	65	222,812	230,366	34,422,839	17.36
Oakland MSA	9.36	65,441	19,822,179	35,171	1,486,952	81	5,916	80	322,271	100,773	21,697,318	7.15
Orange County MSA	10.13	57,622	16,695,635	51,408	2,105,024	92	5,159	24	87,760	109,146	18,893,578	6.55
San Diego MSA	8.32	56,071	14,700,742	33,366	1,153,822	115	5,232	25	134,225	89,577	15,994,021	5.68
San Francisco MSA	7.15	37,139	14,788,311	39,705	1,546,041	67	3,753	66	110,326	76,977	16,448,431	38.21
Limited Review:												
Bakersfield MSA	1.45	10,383	1,270,828	5,146	178,800	114	12,654	1	15,646	15,644	1,477,928	0.72
Chico-Paradise MSA	0.54	3,716	492,865	2,088	62,778	36	2,502	2	400	5,842	558,545	0.26
Fresno MSA	2.38	17,747	2,404,195	7,674	389,537	250	31,678	15	33,597	25,686	2,859,007	1.01
Merced MSA	0.32	2,347	318,005	1,102	35,267	45	4,804	1	3,565	3,495	361,641	0.18
Modesto MSA	1.11	8,550	1,303,446	3,352	103,262	74	6,653	3	7,923	11,979	1,421,284	0.78
Redding MSA	0.47	3,349	438,775	1,650	41,803	8	133	2	11,100	5,009	491,811	0.19
Riverside-San Bernardino MSA	8.44	67,666	10,809,677	23,083	889,183	137	10,045	23	128,658	90,909	11,837,563	2.75
Sacramento MSA	6.94	50,273	9,450,401	24,397	829,242	69	4,803	22	70,068	74,761	10,354,514	3.77
Salinas MSA	1.02	6,262	1,825,843	4,613	154,727	95	10,187	1	2,313	10,971	1,993,070	0.82
San Jose MSA	6.63	45,750	17,614,935	25,624	923,982	38	1,133	14	85,207	71,426	18,625,257	6.88
San Louis Obispo MSA	0.92	7,728	1,664,807	2,113	72,819	39	2,536	4	5,463	9,884	1,745,625	0.25
Santa Barbara MSA	1.23	9,772	2,979,612	3,445	96,034	33	1,556	7	38,597	13,257	3,115,799	0.59
Santa Cruz MSA	0.94	6,207	1,905,024	3,819	132,315	50	3,474	6	41,383	10,082	2,082,196	0.53

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

** The evaluation period for Community Development Loans is from November 1, 2001 to September 30, 2004.

*** Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1. Total Lending Volume (continued)

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: NOVEMBER 1, 2001 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Santa Rosa MSA	1.47	10,408	2,478,450	5,384	180,252	58	2,034	6	36,888	15,856	2,697,624	0.92
Stockton-Lodi MSA	1.43	11,053	1,939,812	4,282	149,027	63	6,879	4	17,991	15,402	2,113,709	0.71
Vallejo MSA	1.65	13,058	2,819,477	4,592	180,014	70	9,035	4	21,092	17,724	3,029,618	0.83
Ventura MSA	2.55	17,766	4,725,713	9,565	278,771	91	6,992	9	46,032	27,431	5,057,508	1.38
Visalia MSA	0.77	5,650	644,747	2,353	107,610	271	53,210	12	35,230	8,286	840,797	0.89
Yolo MSA	0.48	3,597	656,064	1,542	59,919	36	2,182	0	0	5,175	718,165	0.31
Yuba City MSA	0.33	2,419	316,800	1,157	32,859	28	1,395	1	1,489	3,605	352,543	0.19
Greater Rural CA	2.58	19,549	3,101,086	7,946	263,256	240	31,993	8	22,581	27,743	3,418,916	1.09

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

** The evaluation period for Community Development Loans is from November 1, 2001 to September 30, 2004.

*** Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Los Angeles-Long Beach MSA	20.86	81,285	21,251,942	48,646	1,634,632	73	1,255	24	64,717	130,028	22,952,546	17.36
Oakland MSA	9.22	42,775	13,158,072	14,649	559,718	37	2,510	26	76,685	57,487	13,796,985	7.15
Orange County MSA	9.55	38,412	11,365,956	21,092	783,103	28	730	12	56,725	59,544	12,206,514	6.55
San Diego MSA	8.18	36,971	9,961,911	13,946	459,218	49	1,086	16	66,578	50,982	10,488,793	5.68
San Francisco MSA	6.65	25,220	10,010,516	16,175	595,774	23	554	32	66,757	41,450	10,673,601	38.21
Limited Review:												
Bakersfield MSA	1.60	7,794	960,362	2,152	71,132	49	4,563	1	12,886	9,996	1,048,943	0.72
Chico-Paradise MSA	0.56	2,650	361,356	844	24,223	12	842	1	150	3,507	386,571	0.26
Fresno MSA	2.59	12,883	1,764,537	3,182	142,588	82	8,452	9	14,641	16,156	1,930,218	1.01
Merced MSA	0.35	1,737	239,982	458	13,578	16	1,101	0	0	2,211	254,661	0.18
Modesto MSA	1.19	5,956	927,395	1,414	43,852	28	3,371	2	7,278	7,400	981,896	0.78
Redding MSA	0.50	2,454	332,656	640	15,368	7	104	1	6,997	3,102	355,125	0.19
Riverside-San Bernardino MSA	9.31	48,037	7,816,694	9,943	351,681	57	2,264	8	59,441	58,045	8,230,080	2.75
Sacramento MSA	7.07	33,763	6,511,915	10,284	343,739	28	975	10	18,588	44,085	6,875,217	3.77
Salinas MSA	0.98	4,275	1,261,604	1,799	67,414	41	2,764	1	1,989	6,116	1,333,771	0.82
San Jose MSA	6.39	29,365	11,295,155	10,408	342,001	18	311	4	19,993	39,795	11,657,460	6.88
San Louis Obispo MSA	0.95	5,053	1,115,131	878	28,524	12	920	3	3,021	5,946	1,147,596	0.25
Santa Barbara MSA	1.34	6,973	2,174,276	1,359	37,456	16	760	1	2,784	8,349	2,215,276	0.59
Santa Cruz MSA	0.93	4,195	1,281,278	1,594	52,970	19	495	2	14,250	5,810	1,348,993	0.53

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2003.

*** Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only (continued)

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Santa Rosa MSA	1.45	6,761	1,627,210	2,213	72,686	30	782	3	28,375	9,007	1,729,053	0.92
Stockton-Lodi MSA	1.49	7,493	1,356,265	1,767	56,436	26	2,885	0	0	9,286	1,415,586	0.71
Vallejo MSA	1.74	8,918	1,979,152	1,909	66,152	31	2,264	1	800	10,859	2,048,368	0.83
Ventura MSA	2.61	12,132	3,309,965	4,068	116,859	32	2,449	4	26,114	16,236	3,455,387	1.38
Visalia MSA	0.84	4,184	475,125	959	36,828	90	17,328	4	3,180	5,237	532,461	0.89
Yolo MSA	0.49	2,398	449,156	630	19,876	9	438	0	0	3,037	469,470	0.31
Yuba City MSA	0.36	1,760	238,158	465	13,539	12	167	1	1,489	2,238	253,353	0.19
Greater Rural CA	2.78	13,911	2,227,217	3,333	111,885	83	10,565	2	8,671	17,329	2,358,338	1.09

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2003.

*** Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Los Angeles-Long Beach MSA	10,497	13.91	1.91	2.63	15.38	14.99	31.19	28.79	51.52	53.59	4.68	4.01	3.92	4.14	5.35	
Oakland MSA	6,107	8.09	3.60	3.86	13.61	12.89	43.78	41.35	39.01	41.90	8.02	6.41	6.87	7.18	9.89	
Orange County MSA	5,130	6.80	1.25	1.03	19.87	13.08	33.38	28.07	45.50	57.82	5.43	4.20	3.91	5.01	6.27	
San Diego MSA	6,601	8.75	2.30	3.48	13.97	16.06	40.53	29.31	43.20	51.14	6.57	7.13	7.16	5.24	7.41	
San Francisco MSA	3,245	4.30	1.54	6.38	12.91	14.11	45.00	39.45	40.55	40.06	9.38	16.59	8.57	8.42	10.15	
Limited Review:																
Bakersfield MSA	2,111	2.80	2.10	0.66	23.06	16.11	33.51	33.06	41.33	50.17	8.37	2.70	7.93	7.93	9.13	
Chico-Paradise MSA	505	0.67	0.38	0.59	14.86	17.03	60.46	60.59	24.30	21.78	9.92	7.32	10.17	11.41	7.23	
Fresno MSA	2,754	3.65	1.37	0.84	20.23	16.92	38.21	32.68	40.19	49.56	10.39	5.56	9.97	9.65	11.28	
Merced MSA	315	0.42	0.00	0.00	17.13	15.87	50.94	58.73	31.94	25.40	4.01	0.00	3.72	5.07	2.79	
Modesto MSA	1,122	1.49	1.12	0.62	14.63	12.39	53.88	51.78	30.36	35.20	6.45	3.74	5.65	6.16	7.45	
Redding MSA	576	0.76	0.00	0.00	12.78	17.88	70.92	60.76	16.30	21.35	11.55	0.00	11.60	11.32	12.20	
Riverside-San Bernardino MSA	11,741	15.55	1.49	2.42	21.74	17.91	43.19	48.18	33.57	31.49	6.49	9.38	6.27	6.85	5.98	
Sacramento MSA	7,839	10.39	3.39	3.51	17.85	13.94	43.89	32.82	34.87	49.73	9.38	7.84	8.20	8.49	10.73	
Salinas MSA	509	0.67	0.00	0.00	13.83	10.02	45.09	43.22	41.08	46.76	5.85	0.00	3.91	5.13	7.67	
San Jose MSA	3,484	4.62	1.17	1.18	15.89	15.44	49.94	48.16	33.00	35.22	8.54	5.13	6.28	8.06	11.56	
San Luis Obispo MSA	702	0.93	0.00	0.00	8.77	14.10	76.93	76.64	14.31	9.26	9.56	0.00	12.60	9.28	8.59	
Santa Barbara MSA	1,054	1.40	0.97	1.71	17.42	28.08	39.94	41.18	41.68	29.03	12.33	12.86	14.59	10.68	13.22	
Santa Cruz-Watsonville MSA	462	0.61	0.00	0.00	20.21	18.61	40.44	41.77	39.35	39.61	6.80	0.00	5.14	6.95	7.81	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 2. Geographic Distribution of Home Purchase Loans (continued)

Geographic Distribution: HOME PURCHASE		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Santa Rosa MSA	678	0.90	0.00	0.00	9.17	7.08	71.27	66.22	19.56	26.70	4.61	0.00	2.67	4.41	6.63
Stockton-Lodi MSA	1,846	2.45	1.80	0.92	19.48	8.50	39.28	27.46	39.43	63.11	7.22	4.63	4.79	6.31	8.40
Vallejo-Fairfield-Napa MSA	1,521	2.02	0.38	0.39	15.21	17.09	53.04	50.89	31.36	31.62	8.31	7.06	7.77	8.14	8.95
Ventura MSA	1,878	2.49	1.20	2.50	16.20	21.46	45.31	39.46	37.29	36.58	7.37	10.42	7.67	6.59	8.05
Visalia MSA	1,111	1.47	0.00	0.00	22.02	17.01	38.85	35.82	39.13	47.16	10.76	0.00	11.52	9.95	11.17
Yolo MSA	484	0.64	2.32	1.86	22.77	9.30	30.85	33.88	44.06	54.96	9.48	7.09	5.70	10.78	9.98
Yuba City MSA	457	0.61	0.00	0.00	17.49	13.35	52.57	50.77	29.94	35.89	11.49	0.00	9.05	12.24	11.66
Greater Rural CA	2,754	3.65	0.55	0.44	16.46	12.78	56.83	51.31	26.16	35.48	10.05	10.08	9.57	10.43	9.66

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Los Angeles-Long Beach MSA	412	21.88	1.91	3.40	15.38	19.66	31.19	34.71	51.52	42.23	3.30	6.11	4.58	3.27	2.84	
Oakland MSA	140	7.43	3.60	7.14	13.61	26.43	43.78	36.43	39.01	30.00	3.57	5.13	5.18	2.62	3.95	
Orange County MSA	120	6.37	1.25	0.83	19.87	25.00	33.38	36.67	45.50	37.50	2.36	3.45	3.53	2.52	1.83	
San Diego MSA	157	8.34	2.30	3.82	13.97	17.83	40.53	45.22	43.20	33.12	3.48	4.51	4.52	3.57	2.93	
San Francisco MSA	61	3.24	1.54	3.28	12.91	26.23	45.00	40.98	40.55	29.51	4.30	6.06	6.37	3.56	4.17	
Limited Review:																
Bakersfield MSA	40	2.12	2.10	0.00	23.06	7.50	33.51	25.00	41.33	67.50	3.78	0.00	2.16	3.19	4.51	
Chico-Paradise MSA	12	0.64	0.38	0.00	14.86	8.33	60.46	66.67	24.30	25.00	2.76	0.00	1.79	3.09	2.52	
Fresno MSA	67	3.56	1.37	0.00	20.23	13.43	38.21	35.82	40.19	50.75	3.13	0.00	3.09	3.41	3.01	
Merced MSA	11	0.58	0.00	0.00	17.13	0.00	50.94	63.64	31.94	36.36	2.55	0.00	0.00	3.37	2.60	
Modesto MSA	40	2.12	1.12	0.00	14.63	12.50	53.88	42.50	30.36	45.00	3.13	0.00	3.27	2.35	4.53	
Redding MSA	14	0.74	0.00	0.00	12.78	0.00	70.92	71.43	16.30	28.57	3.25	0.00	0.00	3.47	5.00	
Riverside-San Bernardino MSA	328	17.42	1.49	1.22	21.74	15.85	43.19	36.59	33.57	46.34	3.63	5.13	4.68	3.16	3.75	
Sacramento MSA	143	7.59	3.39	1.40	17.85	18.88	43.89	34.27	34.87	45.45	1.72	0.77	2.15	1.48	1.87	
Salinas MSA	14	0.74	0.00	0.00	13.83	7.14	45.09	85.71	41.08	7.14	4.05	0.00	1.85	6.52	0.93	
San Jose MSA	40	2.12	1.17	0.00	15.89	17.50	49.94	55.00	33.00	27.50	2.85	0.00	2.55	2.77	3.53	
San Luis Obispo MSA	15	0.80	0.00	0.00	8.77	0.00	76.93	100.00	14.31	0.00	3.26	0.00	0.00	3.94	0.00	
Santa Barbara MSA	17	0.90	0.97	5.88	17.42	17.65	39.94	64.71	41.68	11.76	3.94	10.00	3.09	5.56	1.59	
Santa Cruz-Watsonville MSA	10	0.53	0.00	0.00	20.21	10.00	40.44	40.00	39.35	50.00	6.49	0.00	3.45	6.67	7.69	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans (continued)

Geographic Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Santa Rosa MSA	11	0.58	0.00	0.00	9.17	9.09	71.27	72.73	19.56	18.18	1.40	0.00	1.19	1.49	1.20
Stockton-Lodi MSA	50	2.66	1.80	0.00	19.48	24.00	39.28	34.00	39.43	42.00	3.40	0.00	5.63	3.15	3.02
Vallejo-Fairfield-Napa MSA	39	2.07	0.38	0.00	15.21	25.64	53.04	38.46	31.36	35.90	2.29	0.00	3.53	1.58	3.02
Ventura MSA	44	2.34	1.20	9.09	16.20	22.73	45.31	34.09	37.29	34.09	2.93	23.53	3.80	2.19	2.78
Visalia MSA	26	1.38	0.00	0.00	22.02	11.54	38.85	34.62	39.13	53.85	4.75	0.00	3.90	4.59	5.11
Yolo MSA	13	0.69	2.32	7.69	22.77	30.77	30.85	15.38	44.06	46.15	1.90	14.29	3.25	1.12	1.59
Yuba City MSA	11	0.58	0.00	0.00	17.49	9.09	52.57	45.45	29.94	45.45	2.79	0.00	1.69	2.78	3.23
Greater Rural CA	48	2.55	0.55	2.08	16.46	10.42	56.83	58.33	26.16	29.17	2.50	14.29	1.69	2.83	2.22

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Los Angeles-Long Beach MSA	70,329	19.01	1.91	0.96	15.38	9.71	31.19	26.62	51.52	62.72	9.12	5.41	6.70	8.30	10.22	
Oakland MSA	36,523	9.87	3.60	2.00	13.61	8.60	43.78	37.05	39.01	52.34	11.57	7.38	8.71	10.56	13.50	
Orange County MSA	33,157	8.96	1.25	0.52	19.87	12.09	33.38	29.16	45.50	58.23	9.52	6.09	7.62	8.93	10.46	
San Diego MSA	30,207	8.17	2.30	2.16	13.97	10.88	40.53	34.39	43.20	52.57	8.95	8.78	8.75	8.20	9.57	
San Francisco MSA	21,911	5.92	1.54	1.61	12.91	8.82	45.00	38.95	40.55	50.61	12.06	11.81	9.13	10.86	14.05	
Limited Review:																
Bakersfield MSA	5,643	1.53	2.10	0.60	23.06	9.14	33.51	30.04	41.33	60.22	13.72	8.44	11.08	13.13	14.67	
Chico-Paradise MSA	2,132	0.58	0.38	0.52	14.86	11.59	60.46	54.27	24.30	33.63	13.77	8.94	12.12	14.10	14.02	
Fresno MSA	10,060	2.72	1.37	0.58	20.23	10.95	38.21	29.32	40.19	59.15	15.02	8.92	12.59	13.17	16.91	
Merced MSA	1,411	0.38	0.00	0.00	17.13	11.69	50.94	42.38	31.94	45.92	9.08	0.00	7.46	8.38	10.47	
Modesto MSA	4,794	1.30	1.12	0.69	14.63	10.51	53.88	52.38	30.36	36.42	10.60	6.24	9.02	10.54	11.43	
Redding MSA	1,863	0.50	0.00	0.00	12.78	12.99	70.92	64.63	16.30	22.38	12.40	0.00	12.15	12.32	12.78	
Riverside-San Bernardino MSA	35,955	9.72	1.49	1.25	21.74	14.56	43.19	39.67	33.57	44.52	9.85	13.42	9.89	9.51	10.08	
Sacramento MSA	25,778	6.97	3.39	2.06	17.85	12.55	43.89	39.82	34.87	45.57	11.35	8.26	9.74	11.08	12.39	
Salinas MSA	3,751	1.01	0.00	0.00	13.83	10.02	45.09	41.06	41.08	48.92	11.91	0.00	10.30	11.03	13.22	
San Jose MSA	25,841	6.99	1.17	0.58	15.89	9.96	49.94	43.64	33.00	45.81	12.87	6.63	8.95	11.69	16.16	
San Luis Obispo MSA	4,336	1.17	0.00	0.00	8.77	10.08	76.93	75.67	14.31	14.25	13.95	0.00	15.83	13.79	13.62	
Santa Barbara MSA	5,901	1.60	0.97	0.88	17.42	16.27	39.94	38.62	41.68	44.23	15.77	12.24	14.06	15.43	16.95	
Santa Cruz-Watsonville MSA	3,722	1.01	0.00	0.00	20.21	15.18	40.44	42.02	39.35	42.80	13.00	0.00	11.18	13.18	13.61	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans (continued)

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Santa Rosa MSA	6,071	1.64	0.00	0.00	9.17	7.45	71.27	68.90	19.56	23.65	9.81	0.00	8.15	9.82	10.48	
Stockton-Lodi MSA	5,596	1.51	1.80	0.96	19.48	11.08	39.28	34.72	39.43	53.23	9.97	6.20	8.05	9.52	10.99	
Vallejo-Fairfield-Napa MSA	7,358	1.99	0.38	0.37	15.21	10.70	53.04	50.65	31.36	38.28	11.03	10.63	9.05	10.77	12.17	
Ventura MSA	10,209	2.76	1.20	0.88	16.20	10.77	45.31	40.88	37.29	47.48	10.23	7.78	8.30	9.79	11.32	
Visalia MSA	3,047	0.82	0.00	0.00	22.02	10.99	38.85	35.28	39.13	53.72	16.17	0.00	13.60	15.89	17.02	
Yolo MSA	1,901	0.51	2.32	0.68	22.77	15.83	30.85	29.46	44.06	54.02	11.31	9.77	10.78	12.15	11.08	
Yuba City MSA	1,291	0.35	0.00	0.00	17.49	11.54	52.57	45.55	29.94	42.91	12.57	0.00	9.13	12.50	14.09	
Greater Rural CA	11,095	3.00	0.55	0.21	16.46	8.44	56.83	55.52	26.16	35.84	13.14	14.56	11.95	13.89	12.37	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Los Angeles-Long Beach MSA	7	18.42	12.95	0.00	31.59	71.43	28.39	14.29	27.07	14.29	0.08	0.00	0.14	0.04	0.06	
Oakland MSA	5	13.16	13.53	20.00	27.85	80.00	45.61	0.00	13.00	0.00	0.49	0.52	0.92	0.00	0.00	
Orange County MSA	5	13.16	6.27	0.00	41.45	60.00	33.69	20.00	18.59	20.00	0.60	0.00	0.62	0.61	1.85	
San Diego MSA	6	15.79	11.77	0.00	32.42	33.33	37.38	0.00	18.42	66.67	0.41	0.00	0.36	0.00	5.56	
San Francisco MSA	2	5.26	19.98	0.00	23.78	0.00	31.19	100.00	25.05	0.00	0.17	0.00	0.00	0.47	0.00	
Limited Review:																
Bakersfield MSA	0	0.00	5.58	0.00	33.58	0.00	31.60	0.00	29.24	0.00	0.00	0.00	0.00	0.00	0.00	
Chico-Paradise MSA	1	2.63	8.41	0.00	34.73	0.00	34.21	100.00	22.65	0.00	2.13	0.00	0.00	5.00	0.00	
Fresno MSA	0	0.00	6.16	0.00	38.87	0.00	39.08	0.00	15.89	0.00	0.00	0.00	0.00	0.00	0.00	
Merced MSA	0	0.00	0.00	0.00	39.39	0.00	42.53	0.00	18.09	0.00	0.00	0.00	0.00	0.00	0.00	
Modesto MSA	0	0.00	3.38	0.00	26.24	0.00	49.18	0.00	21.20	0.00	0.00	0.00	0.00	0.00	0.00	
Redding MSA	1	2.63	0.00	0.00	44.43	0.00	47.48	100.00	8.09	0.00	3.33	0.00	0.00	5.88	0.00	
Riverside-San Bernardino MSA	0	0.00	7.73	0.00	38.68	0.00	37.46	0.00	16.13	0.00	0.00	0.00	0.00	0.00	0.00	
Sacramento MSA	3	7.89	10.73	33.33	36.33	33.33	38.22	33.33	14.72	0.00	0.68	1.30	0.49	0.84	0.00	
Salinas MSA	1	2.63	0.00	0.00	28.29	0.00	58.50	100.00	13.21	0.00	0.88	0.00	0.00	1.67	0.00	
San Jose MSA	0	0.00	6.98	0.00	28.77	0.00	51.62	0.00	12.62	0.00	0.00	0.00	0.00	0.00	0.00	
San Luis Obispo MSA	0	0.00	0.00	0.00	27.72	0.00	70.72	0.00	1.56	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Barbara MSA	1	2.63	12.99	0.00	41.94	100.00	28.08	0.00	16.99	0.00	0.64	0.00	1.59	0.00	0.00	
Santa Cruz-Watsonville MSA	1	2.63	0.00	0.00	43.78	0.00	44.77	100.00	11.45	0.00	1.85	0.00	0.00	3.85	0.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															
Geography: CALIFORNIA															
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003															
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Santa Rosa MSA	1	2.63	0.00	0.00	29.86	0.00	65.54	100.00	4.60	0.00	1.09	0.00	0.00	1.67	0.00
Stockton-Lodi MSA	1	2.63	22.11	0.00	26.33	100.00	37.30	0.00	14.27	0.00	0.73	0.00	2.56	0.00	0.00
Vallejo-Fairfield-Napa MSA	0	0.00	4.80	0.00	32.82	0.00	45.75	0.00	16.63	0.00	0.00	0.00	0.00	0.00	0.00
Ventura MSA	1	2.63	3.57	0.00	39.01	100.00	43.02	0.00	14.41	0.00	0.93	0.00	1.54	0.00	0.00
Visalia MSA	0	0.00	0.00	0.00	40.02	0.00	30.92	0.00	29.06	0.00	0.00	0.00	0.00	0.00	0.00
Yolo MSA	0	0.00	4.62	0.00	29.42	0.00	24.52	0.00	41.44	0.00	0.00	0.00	0.00	0.00	0.00
Yuba City MSA	1	2.63	0.00	0.00	49.32	0.00	37.49	0.00	13.19	100.00	3.13	0.00	0.00	0.00	25.00
Greater Rural CA	1	2.63	1.25	0.00	34.60	100.00	40.83	0.00	23.33	0.00	0.98	0.00	3.23	0.00	0.00

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: CALIFORNIA		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Los Angeles-Long Beach MSA	48,320	27.71	7.62	6.34	20.16	18.20	25.83	26.18	45.70	49.29	15.88	15.98	15.47	15.29	16.36						
Oakland MSA	14,648	8.40	10.80	9.48	16.71	15.59	39.12	37.51	33.23	37.42	19.14	21.76	19.57	17.90	19.74						
Orange County MSA	21,001	12.04	3.10	3.03	28.67	27.03	35.99	33.62	31.61	36.32	17.94	19.55	17.74	17.37	18.54						
San Diego MSA	13,943	8.00	4.99	3.94	22.09	17.94	37.51	36.21	35.37	41.91	14.58	14.09	13.46	13.86	15.92						
San Francisco MSA	16,172	9.27	15.97	13.63	17.56	18.62	33.84	33.79	32.53	33.95	21.62	23.83	22.36	19.78	22.47						
Limited Review:																					
Bakersfield MSA	2,152	1.23	2.89	3.81	31.36	30.30	28.62	24.63	37.13	41.26	14.84	23.30	16.99	13.90	13.66						
Chico-Paradise MSA	844	0.48	0.41	0.12	29.12	24.76	48.15	43.60	22.32	31.52	13.93	7.69	14.41	13.04	15.00						
Fresno MSA	3,182	1.82	6.32	5.44	25.93	23.95	27.24	36.30	30.22	34.32	14.45	17.58	15.01	14.46	13.69						
Merced MSA	458	0.26	0.00	0.00	33.57	28.38	47.81	40.83	18.62	30.79	12.89	N/A	14.36	10.41	16.53						
Modesto MSA	1,414	0.81	9.44	7.07	17.10	17.82	48.95	45.97	24.50	29.14	13.67	14.58	16.11	12.67	13.91						
Redding MSA	640	0.37	0.00	0.00	26.36	26.72	58.93	57.19	14.72	16.09	11.53	N/A	13.34	10.41	13.68						
Riverside-San Bernardino MSA	9,940	5.70	4.20	2.67	29.69	26.50	41.11	37.81	24.91	33.03	12.54	12.48	12.94	11.88	13.05						
Sacramento MSA	10,284	5.90	7.44	6.42	24.00	20.84	39.75	37.54	28.81	35.20	19.73	22.18	20.24	18.42	20.57						
Salinas MSA	1,799	1.03	0.00	0.00	21.19	18.07	44.48	39.80	34.33	42.13	17.08	N/A	15.78	15.69	19.39						
San Jose MSA	10,408	5.97	3.12	2.82	24.48	21.57	42.27	46.29	30.13	29.31	18.47	18.03	17.18	18.64	19.33						
San Luis Obispo MSA	878	0.50	0.00	0.00	19.94	16.29	68.21	68.68	11.85	15.03	9.12	N/A	8.63	9.16	9.50						
Santa Barbara MSA	1,359	0.78	2.50	2.13	37.24	34.73	31.43	27.81	28.83	35.32	9.53	9.24	9.83	8.44	10.30						
Santa Cruz-Watsonville MSA	1,594	0.91	0.00	0.00	21.58	24.15	47.26	45.04	31.17	30.80	16.43	N/A	19.02	16.08	15.28						

* Based on 2003 Peer Small Business Data -- CA

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 6. Geographic Distribution of Small Loans to Businesses (continued)

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: CALIFORNIA															
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003															
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Santa Rosa MSA	2,213	1.27	0.00	0.00	17.55	14.23	68.89	68.59	13.56	17.17	12.78	N/A	13.40	12.37	14.12
Stockton-Lodi MSA	1,767	1.01	10.25	7.98	24.72	21.84	38.35	34.24	26.69	35.94	14.73	15.84	15.13	13.38	15.74
Vallejo-Fairfield-Napa MSA	1,909	1.09	1.72	1.41	26.70	20.95	49.55	50.71	21.99	25.93	13.29	13.85	12.71	13.29	13.73
Ventura MSA	4,068	2.33	3.84	3.34	20.96	15.98	47.62	47.03	27.57	33.65	14.90	14.88	12.89	14.65	16.54
Visalia MSA	959	0.55	0.00	0.00	31.73	28.05	33.25	35.14	34.98	36.81	12.50	N/A	12.90	12.29	12.43
Yolo MSA	630	0.36	13.66	12.86	28.22	26.67	34.06	24.13	23.86	36.35	14.88	13.71	15.67	11.87	17.77
Yuba City MSA	465	0.27	0.00	0.00	38.86	25.38	40.25	44.09	20.99	30.54	15.39	N/A	12.77	16.02	17.36
Greater Rural CA	3,333	1.91	0.64	0.57	21.81	18.30	55.55	53.98	21.99	27.15	11.94	10.80	11.90	11.71	12.50

* Based on 2003 Peer Small Business Data -- CA

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: CALIFORNIA															
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003															
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Los Angeles-Long Beach MSA	72	7.94	3.03	5.56	13.69	11.11	31.58	26.39	51.38	56.94	5.37	2.99	2.76	4.41	8.45
Oakland MSA	37	4.08	5.82	2.70	16.22	13.51	37.51	24.32	40.46	59.46	12.54	4.17	10.64	7.03	22.92
Orange County MSA	28	3.09	3.29	3.57	25.18	7.14	35.92	42.86	35.43	46.43	6.41	11.11	1.65	7.64	8.67
San Diego MSA	49	5.40	2.73	4.08	18.66	10.20	40.54	28.57	38.04	57.14	9.23	9.09	5.43	6.73	13.40
San Francisco MSA	23	2.54	7.66	4.35	14.00	8.70	41.01	52.17	37.32	34.78	8.09	4.55	4.55	8.82	10.00
Limited Review:															
Bakersfield MSA	49	5.40	1.52	4.08	37.31	30.61	32.67	28.57	28.50	36.73	14.67	33.33	13.76	14.29	14.88
Chico-Paradise MSA	12	1.32	0.11	0.00	13.58	8.33	48.23	75.00	38.08	16.67	7.55	0.00	11.11	9.89	3.39
Fresno MSA	82	9.04	1.02	2.44	21.69	19.51	51.62	42.68	25.60	35.37	10.20	33.33	8.65	8.39	14.80
Merced MSA	16	1.76	0.00	0.00	16.13	18.75	70.61	50.00	13.26	31.25	5.00	0.00	9.38	3.09	17.24
Modesto MSA	28	3.09	1.93	3.57	11.61	7.14	65.07	64.29	21.38	25.00	7.12	16.67	4.08	7.00	8.64
Redding MSA	7	0.77	0.00	0.00	11.36	0.00	75.71	85.71	12.93	14.29	11.11	0.00	0.00	11.76	25.00
Riverside-San Bernardino MSA	57	6.28	1.97	3.51	27.68	12.28	42.77	33.33	27.55	50.88	9.41	16.67	3.93	9.00	14.15
Sacramento MSA	28	3.09	3.69	0.00	16.75	3.57	47.45	64.29	32.10	32.14	9.66	0.00	2.56	11.84	10.00
Salinas MSA	41	4.52	0.00	0.00	22.20	14.63	50.10	60.98	27.70	24.39	28.08	0.00	31.58	31.25	21.28
San Jose MSA	18	1.98	2.64	5.56	25.30	16.67	47.50	38.89	24.56	38.89	6.52	33.33	4.55	4.76	11.67
San Luis Obispo MSA	12	1.32	0.00	0.00	11.12	0.00	73.70	83.33	15.18	16.67	6.94	0.00	0.00	7.81	5.56
Santa Barbara MSA	16	1.76	1.30	0.00	24.63	43.75	33.10	25.00	40.97	31.25	7.66	0.00	13.21	6.78	5.32
Santa Cruz-Watsonville MSA	19	2.09	0.00	0.00	25.44	42.11	42.70	42.11	31.86	15.79	22.35	0.00	29.63	28.57	10.00

* Based on 2003 Peer Small Business Data -- CA

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms (continued)

Geographic Distribution: SMALL LOANS TO FARMS		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Santa Rosa MSA	30	3.31	0.00	0.00	6.70	3.33	81.29	80.00	12.01	16.67	15.08	0.00	12.50	14.63	18.52	
Stockton-Lodi MSA	26	2.87	1.60	0.00	9.12	7.69	55.07	38.46	34.21	53.85	6.21	0.00	6.06	4.69	8.24	
Vallejo-Fairfield-Napa MSA	31	3.42	0.40	0.00	13.62	6.45	47.76	51.61	38.22	41.94	13.96	0.00	12.50	12.40	17.11	
Ventura MSA	32	3.53	4.57	6.25	22.30	43.75	53.19	34.38	19.95	15.63	17.88	28.57	25.93	13.41	13.89	
Visalia MSA	90	9.92	0.00	0.00	24.72	35.56	44.15	24.44	31.13	40.00	19.65	0.00	23.70	14.10	21.56	
Yolo MSA	9	0.99	4.41	0.00	23.53	33.33	51.80	44.44	20.26	22.22	4.84	0.00	8.57	3.25	7.41	
Yuba City MSA	12	1.32	0.00	0.00	7.99	0.00	60.91	58.33	31.09	41.67	5.02	0.00	0.00	5.11	5.49	
Greater Rural CA	83	9.15	0.16	0.00	16.00	14.46	65.89	73.49	17.91	12.05	7.86	0.00	6.03	8.58	6.85	

* Based on 2003 Peer Small Business Data -- CA

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families** *	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Los Angeles-Long Beach MSA	10,497	13.91	23.87	0.85	16.49	7.07	17.40	17.69	42.24	74.39	5.48	6.13	8.36	5.18	5.37									
Oakland MSA	6,107	8.09	20.97	1.43	17.47	13.35	21.18	24.10	40.38	61.12	9.33	9.44	11.15	7.66	9.82									
Orange County MSA	5,130	6.80	20.69	1.23	17.97	11.69	20.68	20.20	40.65	66.87	6.24	6.54	8.59	5.26	6.29									
San Diego MSA	6,601	8.75	21.02	0.64	17.91	7.70	20.09	19.67	40.98	71.98	7.73	4.97	10.54	7.26	7.68									
San Francisco MSA	3,245	4.30	21.33	1.93	17.59	9.63	19.98	23.08	41.11	65.36	10.99	15.37	13.34	10.66	10.74									
Limited Review:																								
Bakersfield MSA	2,111	2.80	23.46	3.81	16.67	14.04	18.13	21.72	41.75	60.42	9.68	8.24	9.57	8.00	10.62									
Chico-Paradise MSA	505	0.67	21.91	2.85	17.06	14.66	21.06	26.88	39.97	55.60	10.95	15.56	15.48	12.94	9.39									
Fresno MSA	2,754	3.65	22.71	2.84	17.01	12.84	18.87	22.10	41.41	62.23	12.39	19.11	15.35	11.75	11.96									
Merced MSA	315	0.42	20.72	0.97	18.32	11.36	19.88	19.16	41.08	68.51	4.68	6.67	8.68	4.00	4.53									
Modesto MSA	1,122	1.49	21.74	0.91	17.27	9.54	20.71	26.07	40.28	63.49	7.86	7.81	9.84	7.82	7.64									
Redding MSA	576	0.76	20.36	2.64	18.02	12.13	21.24	20.21	40.38	65.03	13.03	16.48	16.31	11.58	12.94									
Riverside-San Bernardino MSA	11,741	15.55	21.62	2.95	17.42	14.04	20.19	26.01	40.77	57.00	7.64	8.58	10.51	7.43	7.20									
Sacramento MSA	7,839	10.39	20.31	2.43	18.18	15.78	20.99	27.85	40.52	53.94	10.78	10.50	13.77	10.20	10.43									
Salinas MSA	509	0.67	19.70	0.40	18.38	5.65	21.52	19.35	40.40	74.60	6.75	2.99	8.64	7.77	6.47									
San Jose MSA	3,484	4.62	20.25	2.85	17.97	18.30	21.64	30.95	40.14	47.90	9.95	8.08	9.38	8.02	12.31									
San Luis Obispo MSA	702	0.93	18.57	2.16	18.88	10.23	22.65	21.33	39.90	66.28	11.26	20.55	16.78	11.73	10.45									
Santa Barbara MSA	1,054	1.40	20.00	0.38	18.61	7.59	20.45	25.07	40.95	66.95	14.65	4.60	14.06	15.11	14.74									
Santa Cruz-Watsonville MSA	462	0.61	19.96	1.98	17.98	6.83	21.23	20.70	40.83	70.48	7.77	6.72	6.05	6.60	8.49									

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.86% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 8. Borrower Distribution of Home Purchase Loans (continued)

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families** *	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Santa Rosa MSA	678	0.90	17.73	3.55	18.87	10.34	24.32	26.85	39.08	59.26	5.22	7.77	4.89	4.65	5.49
Stockton-Lodi MSA	1,846	2.45	22.77	1.50	16.48	7.56	19.80	20.62	40.95	70.32	8.42	7.42	10.79	7.54	8.53
Vallejo-Fairfield-Napa MSA	1,521	2.02	19.06	1.96	18.79	14.31	23.18	31.26	38.97	52.46	9.69	15.18	13.53	9.64	8.91
Ventura MSA	1,878	2.49	19.55	1.42	18.43	9.98	22.09	23.02	39.92	65.58	8.70	7.03	9.10	6.68	9.71
Visalia MSA	1,111	1.47	22.23	3.36	17.27	12.17	19.30	23.07	41.20	61.40	12.99	16.16	11.31	13.25	13.14
Yolo MSA	484	0.64	20.69	1.69	18.09	9.07	20.42	25.95	40.81	63.29	11.01	16.33	12.91	11.84	10.40
Yuba City MSA	457	0.61	20.81	1.56	18.16	7.78	20.52	26.00	40.51	64.67	12.87	10.14	12.54	13.60	12.71
Greater Rural CA	2,754	3.65	21.07	2.21	17.65	12.47	20.63	22.30	40.65	63.02	11.59	12.29	13.86	12.81	10.84

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.86% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Los Angeles-Long Beach MSA	412	21.88	23.87	7.02	16.49	10.03	17.40	21.05	42.24	61.90	3.41	6.67	4.18	3.62	3.08									
Oakland MSA	140	7.43	20.97	12.98	17.47	22.14	21.18	29.77	40.38	35.11	3.63	6.61	4.88	3.52	2.79									
Orange County MSA	120	6.37	20.69	10.34	17.97	17.24	20.68	18.97	40.65	53.45	2.39	7.06	3.55	1.83	2.12									
San Diego MSA	157	8.34	21.02	10.60	17.91	14.57	20.09	24.50	40.98	50.33	3.57	8.89	4.95	3.54	2.97									
San Francisco MSA	61	3.24	21.33	19.67	17.59	24.59	19.98	19.67	41.11	36.07	4.73	8.45	6.70	3.29	3.93									
Limited Review:																								
Bakersfield MSA	40	2.12	23.46	2.63	16.67	2.63	18.13	21.05	41.75	73.68	3.78	2.78	1.12	4.85	3.92									
Chico-Paradise MSA	12	0.64	21.91	0.00	17.06	16.67	21.06	0.00	39.97	83.33	2.96	0.00	4.44	0.00	3.94									
Fresno MSA	67	3.56	22.71	3.03	17.01	13.64	18.87	15.15	41.41	68.18	3.27	5.13	5.03	2.74	3.13									
Merced MSA	11	0.58	20.72	9.09	18.32	27.27	19.88	18.18	41.08	45.45	2.69	7.14	9.38	2.44	1.78									
Modesto MSA	40	2.12	21.74	5.00	17.27	12.50	20.71	30.00	40.28	52.50	3.33	5.71	4.03	4.46	2.72									
Redding MSA	14	0.74	20.36	7.69	18.02	7.69	21.24	30.77	40.38	53.85	3.21	11.11	1.82	4.00	2.90									
Riverside-San Bernardino MSA	328	17.42	21.62	4.11	17.42	11.08	20.19	23.73	40.77	61.08	3.70	6.13	4.76	3.79	3.44									
Sacramento MSA	143	7.59	20.31	5.80	18.18	15.22	20.99	25.36	40.52	53.62	1.72	2.68	2.02	1.53	1.69									
Salinas MSA	14	0.74	19.70	0.00	18.38	14.29	21.52	35.71	40.40	50.00	4.56	0.00	4.88	8.62	3.47									
San Jose MSA	40	2.12	20.25	25.64	17.97	12.82	21.64	35.90	40.14	25.64	3.11	6.80	1.66	3.08	2.83									
San Luis Obispo MSA	15	0.80	18.57	13.33	18.88	13.33	22.65	13.33	39.90	60.00	3.55	9.09	3.92	1.87	3.70									
Santa Barbara MSA	17	0.90	20.00	0.00	18.61	0.00	20.45	25.00	40.95	75.00	3.95	0.00	0.00	3.85	5.45									
Santa Cruz-Watsonville MSA	10	0.53	19.96	10.00	17.98	20.00	21.23	20.00	40.83	50.00	7.04	12.50	10.00	5.00	6.76									

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.97% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans (continued)

Borrower Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Santa Rosa MSA	11	0.58	17.73	18.18	18.87	9.09	24.32	18.18	39.08	54.55	1.54	5.56	0.97	0.93	1.66
Stockton-Lodi MSA	50	2.66	22.77	6.00	16.48	18.00	19.80	32.00	40.95	44.00	3.64	6.67	6.72	5.35	2.45
Vallejo-Fairfield-Napa MSA	39	2.07	19.06	15.38	18.79	23.08	23.18	23.08	38.97	38.46	2.41	6.90	3.41	1.62	2.12
Ventura MSA	44	2.34	19.55	15.91	18.43	9.09	22.09	36.36	39.92	38.64	3.11	8.33	2.19	3.82	2.34
Visalia MSA	26	1.38	22.23	4.00	17.27	4.00	19.30	12.00	41.20	80.00	5.19	6.67	2.86	4.00	5.60
Yolo MSA	13	0.69	20.69	7.69	18.09	7.69	20.42	38.46	40.81	46.15	1.97	4.55	1.45	3.16	1.46
Yuba City MSA	11	0.58	20.81	18.18	18.16	18.18	20.52	9.09	40.51	54.55	2.90	18.18	6.90	1.43	2.23
Greater Rural CA	48	2.55	21.07	4.17	17.65	14.58	20.63	27.08	40.65	54.17	2.65	2.67	3.32	3.50	2.25

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.97% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families** *	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Los Angeles-Long Beach MSA	70,329	19.01	23.87	1.55	16.49	6.06	17.40	16.60	42.24	75.80	9.17	8.15	7.12	7.50	9.91	
Oakland MSA	36,523	9.87	20.97	3.19	17.47	11.46	21.18	20.97	40.38	64.39	12.39	9.32	8.98	9.92	14.83	
Orange County MSA	33,157	8.96	20.69	2.28	17.97	10.27	20.68	19.75	40.65	67.70	9.77	7.76	7.61	7.85	11.15	
San Diego MSA	30,207	8.17	21.02	2.05	17.91	8.71	20.09	20.55	40.98	68.69	8.97	7.81	7.36	7.78	9.73	
San Francisco MSA	21,911	5.92	21.33	3.58	17.59	10.20	19.98	19.62	41.11	66.60	13.40	8.95	8.61	10.72	16.44	
Limited Review:																
Bakersfield MSA	5,643	1.53	23.46	2.50	16.67	8.38	18.13	18.48	41.75	70.64	13.03	11.92	11.06	11.53	13.83	
Chico-Paradise MSA	2,132	0.58	21.91	2.73	17.06	13.44	21.06	23.61	39.97	60.22	13.47	13.97	14.73	13.78	13.09	
Fresno MSA	10,060	2.72	22.71	2.16	17.01	9.21	18.87	19.17	41.41	69.46	14.92	14.79	13.91	13.52	15.51	
Merced MSA	1,411	0.38	20.72	2.65	18.32	10.71	19.88	22.39	41.08	64.25	8.90	10.03	8.50	8.67	9.02	
Modesto MSA	4,794	1.30	21.74	3.49	17.27	13.28	20.71	25.49	40.28	57.74	10.64	13.46	10.70	10.58	10.52	
Redding MSA	1,863	0.50	20.36	3.13	18.02	12.70	21.24	23.74	40.38	60.43	11.93	13.35	12.89	12.12	11.61	
Riverside-San Bernardino MSA	35,955	9.72	21.62	3.55	17.42	10.81	20.19	24.24	40.77	61.40	9.14	10.73	8.56	8.61	9.39	
Sacramento MSA	25,778	6.97	20.31	4.00	18.18	13.92	20.99	25.94	40.52	56.13	10.81	10.94	9.66	10.12	11.50	
Salinas MSA	3,751	1.01	19.70	1.55	18.38	8.96	21.52	16.81	40.40	72.69	12.81	10.74	12.00	10.42	13.71	
San Jose MSA	25,841	6.99	20.25	4.37	17.97	12.70	21.64	27.81	40.14	55.12	14.29	8.10	8.60	12.82	19.59	
San Luis Obispo MSA	4,336	1.17	18.57	3.10	18.88	11.76	22.65	24.32	39.90	60.83	13.61	14.34	13.21	12.92	13.95	
Santa Barbara MSA	5,901	1.60	20.00	2.36	18.61	11.10	20.45	20.38	40.95	66.16	17.16	11.22	14.99	15.19	18.72	
Santa Cruz-Watsonville MSA	3,722	1.01	19.96	4.14	17.98	10.38	21.23	22.67	40.83	62.81	14.04	12.94	10.96	12.27	15.66	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 16.57% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans (continued)

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Santa Rosa MSA	6,071	1.64	17.73	5.16	18.87	16.12	24.32	27.54	39.08	51.18	9.82	11.10	9.30	9.22	10.23	
Stockton-Lodi MSA	5,596	1.51	22.77	3.01	16.48	10.51	19.80	21.55	40.95	64.92	9.55	9.72	9.13	8.57	10.00	
Vallejo-Fairfield-Napa MSA	7,358	1.99	19.06	4.39	18.79	15.55	23.18	29.87	38.97	50.20	10.88	12.44	9.88	10.51	11.35	
Ventura MSA	10,209	2.76	19.55	3.38	18.43	13.07	22.09	25.31	39.92	58.24	10.14	7.86	8.32	8.86	11.64	
Visalia MSA	3,047	0.82	22.23	1.96	17.27	8.63	19.30	16.50	41.20	72.92	15.74	13.84	14.38	14.31	16.35	
Yolo MSA	1,901	0.51	20.69	2.17	18.09	13.10	20.42	22.88	40.81	61.85	10.93	8.72	11.71	10.63	10.99	
Yuba City MSA	1,291	0.35	20.81	2.95	18.16	10.02	20.52	23.58	40.51	63.46	11.59	11.72	11.46	11.19	11.76	
Greater Rural CA	11,095	3.00	21.07	2.39	17.65	10.06	20.63	20.95	40.65	66.60	12.80	12.48	12.30	12.95	12.84	

* Based on 2003 Peer Mortgage Data: Western Region 2.

** As a percentage of loans with borrower income information available. No information was available for 16.57% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Los Angeles-Long Beach MSA	48,646	27.83	61.74	51.12	96.22	2.37	1.42	15.88	21.40
Oakland MSA	14,649	8.38	62.19	45.27	94.94	3.00	2.05	19.14	23.49
Orange County MSA	21,092	12.07	62.57	48.57	95.53	2.61	1.86	17.94	22.64
San Diego MSA	13,946	7.98	64.14	50.87	96.21	2.35	1.43	14.58	18.21
San Francisco MSA	16,175	9.25	61.93	44.26	95.65	2.53	1.82	21.62	24.87
Limited Review:									
Bakersfield MSA	2,152	1.23	63.83	46.14	96.33	2.14	1.53	14.84	17.97
Chico-Paradise MSA	844	0.48	68.33	47.27	97.16	2.13	0.71	13.93	16.54
Fresno MSA	3,182	1.82	63.83	44.44	93.93	3.21	2.86	14.45	16.93
Merced MSA	458	0.26	63.94	44.10	96.94	2.18	0.87	12.89	14.91
Modesto MSA	1,414	0.81	65.47	47.10	96.75	2.05	1.20	13.67	16.81
Redding MSA	640	0.37	66.49	56.72	98.44	1.25	0.31	11.53	15.91
Riverside-San Bernardino MSA	9,943	5.69	64.75	51.96	95.48	2.75	1.77	12.54	17.66
Sacramento MSA	10,284	5.88	64.06	50.03	95.64	2.83	1.53	19.73	26.02
Salinas MSA	1,799	1.03	63.87	43.19	95.66	1.95	2.39	17.08	17.86
San Jose MSA	10,408	5.95	60.20	45.71	96.32	2.25	1.43	18.47	22.87
San Luis Obispo MSA	878	0.50	67.89	50.46	96.36	2.05	1.59	9.12	11.40
Santa Barbara MSA	1,359	0.78	64.22	49.15	96.98	2.28	0.74	9.53	11.53
Santa Cruz-Watsonville MSA	1,594	0.91	67.05	49.18	96.80	1.44	1.76	16.43	19.31

* Based on 2003 Peer Small Business Data -- CA

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 11. Borrower Distribution of Small Loans to Businesses (continued)

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Santa Rosa MSA	2,213	1.27	67.25	47.58	96.07	2.67	1.27	12.78	15.84
Stockton-Lodi MSA	1,767	1.01	62.76	48.50	96.21	2.60	1.19	14.73	18.89
Vallejo-Fairfield-Napa MSA	1,909	1.09	64.94	50.55	95.97	2.57	1.47	13.29	18.00
Ventura MSA	4,068	2.33	65.07	51.97	97.25	1.82	0.93	14.90	20.27
Visalia MSA	959	0.55	64.37	41.81	95.41	2.82	1.77	12.50	13.67
Yolo MSA	630	0.36	59.54	46.67	96.83	2.38	0.79	14.88	18.51
Yuba City MSA	465	0.27	63.65	44.73	96.77	2.58	0.65	15.39	17.85
Greater Rural CA	3,333	1.91	68.06	46.08	96.46	2.34	1.20	11.94	14.21

* Based on 2003 Peer Small Business Data -- CA

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Los Angeles-Long Beach MSA	73	8.04	86.00	69.86	100.0	0.00	0.00	5.37	4.38
Oakland MSA	37	4.07	84.93	75.68	81.08	13.51	5.41	12.54	11.02
Orange County MSA	28	3.08	84.70	67.86	96.43	0.00	3.57	6.41	5.35
San Diego MSA	48	5.40	84.52	75.51	95.92	4.08	0.00	9.23	8.22
San Francisco MSA	23	2.53	85.78	56.52	95.65	4.35	0.00	8.09	5.96
Limited Review:									
Bakersfield MSA	49	5.40	76.28	65.31	73.47	14.29	12.24	14.67	13.11
Chico-Paradise MSA	12	1.32	86.64	91.67	83.33	8.33	8.33	7.55	8.27
Fresno MSA	82	9.03	81.34	67.07	74.39	9.76	15.85	10.20	9.57
Merced MSA	16	1.76	80.57	56.25	87.50	0.00	12.50	5.00	4.55
Modesto MSA	28	3.08	84.16	75.00	75.00	3.57	21.43	7.12	7.69
Redding MSA	7	0.77	84.23	100.0	100.0	0.00	0.00	11.11	12.73
Riverside-San Bernardino MSA	57	6.28	82.50	82.46	91.23	3.51	5.26	9.41	11.03
Sacramento MSA	28	3.08	86.54	85.71	89.29	7.14	3.57	9.66	9.34
Salinas MSA	41	4.52	67.39	56.10	85.37	4.88	9.76	28.08	21.90
San Jose MSA	18	1.98	84.65	83.33	100.0	0.00	0.00	6.52	6.58
San Luis Obispo MSA	12	1.32	84.94	75.00	75.00	16.67	8.33	6.94	7.56
Santa Barbara MSA	16	1.76	80.64	50.00	93.75	0.00	6.25	7.66	5.00
Santa Cruz-Watsonville MSA	19	2.09	81.26	78.95	94.74	5.26	0.00	22.35	27.27

* Based on 2003 Peer Small Business Data -- CA

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 12. Borrower Distribution of Small Loans to Farms (continued)

Borrower Distribution: SMALL LOANS TO FARMS		Geography: CALIFORNIA		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Santa Rosa MSA	30	3.30	84.54	86.67	100.0	0.00	0.00	15.08	17.81
Stockton-Lodi MSA	26	2.86	2.73	50.00	69.23	11.54	19.23	6.21	4.66
Vallejo-Fairfield-Napa MSA	31	3.41	83.57	77.42	83.87	6.45	9.68	13.96	12.50
Ventura MSA	32	3.52	79.25	62.50	81.25	6.26	12.50	17.88	16.13
Visalia MSA	90	9.91	77.41	52.22	46.67	18.89	34.44	19.65	16.67
Yolo MSA	9	0.99	80.97	55.56	88.89	11.11	0.00	4.84	3.36
Yuba City MSA	12	1.32	86.04	91.67	100.0	0.00	0.00	5.02	5.45
Greater Rural CA	83	9.14	83.68	60.24	65.06	12.05	22.89	7.86	6.59

* Based on 2003 Peer Small Business Data -- CA

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: CALIFORNIA		Evaluation Period: NOVEMBER 1, 2001 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Los Angeles-Long Beach MSA	11	9,976	1,038	89,395	1,049	99,372	24.32	18	32,967
Oakland MSA	8	4,603	360	18,478	368	23,080	5.65	5	10,476
Orange County MSA	2	1,018	400	20,529	402	21,547	5.27	2	5,183
San Diego MSA	6	3,251	406	37,365	412	40,616	9.94	4	14,998
San Francisco MSA	4	12,382	539	29,563	543	41,945	10.26	15	39,577
Limited Review:									
Bakersfield MSA	1	38	29	123	30	160	0.04	0	0
Chico-Paradise MSA	0	0	11	539	11	539	0.13	0	0
Fresno MSA	3	721	71	1,886	74	2,607	0.64	0	0
Merced MSA	2	119	5	36	7	155	0.04	0	0
Modesto MSA	1	146	26	1,099	27	1,244	0.30	1	29
Redding MSA	0	0	7	65	7	65	0.02	0	0
Riverside-San Bernardino MSA	2	1,986	135	18,432	137	20,418	5.00	3	13,874
Sacramento MSA	3	224	253	12,628	256	12,852	3.15	5	5,070
Salinas MSA	1	75	50	306	51	381	0.09	0	0
San Jose MSA	2	4,481	140	36,972	142	41,453	10.14	2	10,232
San Luis Obispo MSA	1	300	21	292	22	592	0.14	0	0
Santa Barbara MSA	1	100	99	752	100	852	0.21	0	0
Santa Cruz-Watsonville MSA	0	0	13	48	13	48	0.01	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 14. Qualified Investments (continued)

QUALIFIED INVESTMENTS									
Geography: CALIFORNIA									
Evaluation Period: NOVEMBER 1, 2001 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Santa Rosa MSA	0	0	59	964	59	964	0.24	1	2,000
Stockton-Lodi MSA	0	0	45	287	45	287	0.07	0	0
Vallejo-Fairfield-Napa MSA	0	0	37	7,665	37	7,665	1.88	0	0
Ventura MSA	1	117	117	3,936	118	4,054	0.99	0	0
Visalia MSA	1	38	84	728	85	766	0.19	1	2,000
Yolo MSA	0	0	19	269	19	269	0.07	0	0
Yuba City MSA	0	0	9	18	9	18	0.00	0	0
Greater Rural CA	1	30	59	2,325	61	2,355	0.58	2	1,455
Statewide	10	61,331	6	23,000	16	84,331	20.64	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: CALIFORNIA				Evaluation Period: NOVEMBER 1, 2001 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Los Angeles-Long Beach MSA	17.36	193	22.60	6.74	15.54	29.53	48.19	17	14	0	1	0	2	8.00	29.34	30.84	31.72
Oakland MSA	7.15	74	8.67	10.81	20.27	31.08	37.84	7	8	0	-2	-1	2	8.80	20.67	41.10	29.40
Orange County MSA	6.55	83	9.72	0.00	30.12	34.94	34.94	7	9	0	1	-3	0	4.95	31.31	31.66	32.08
San Diego MSA	5.68	87	10.19	2.30	24.14	36.78	36.78	10	1	0	3	2	4	7.78	24.34	37.24	30.35
San Francisco MSA	38.21	71	8.31	21.13	18.31	30.99	29.58	6	3	3	-1	2	-1	7.21	22.03	41.98	28.77
Limited Review:																	
Bakersfield MSA	0.72	14	1.64	0.00	35.71	28.57	35.71	1	2	0	0	0	-1	4.40	32.14	31.74	30.06
Chico-Paradise MSA	0.26	7	0.82	0.00	14.29	71.43	14.29	0	1	0	0	-1	0	2.16	23.07	52.76	22.01
Fresno MSA	1.01	16	1.87	6.25	25.00	31.25	37.50	1	1	0	0	-1	1	4.10	31.41	38.21	26.19
Merced MSA	0.18	3	0.35	0.00	66.67	0.00	33.33	0	0	0	0	0	0	0.00	26.44	50.04	23.52
Modesto MSA	0.78	7	0.82	14.29	28.57	28.57	28.57	2	3	0	0	0	-1	2.66	21.22	52.77	23.35
Redding MSA	0.19	2	0.23	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	18.51	66.24	15.25
Riverside-San Bernardino MSA	2.75	62	7.26	3.23	25.81	35.48	35.48	9	1	0	-1	2	7	3.53	28.54	40.97	26.92
Sacramento MSA	3.77	52	6.09	3.85	21.15	38.46	36.54	8	17	0	0	-8	-1	6.69	24.75	40.68	27.87
Salinas MSA	0.82	17	1.99	0.00	23.53	35.29	41.18	1	0	0	0	0	1	0.00	26.32	48.43	25.25
San Jose MSA	6.88	53	6.21	3.77	18.87	52.83	24.53	3	2	0	0	0	1	4.03	24.27	47.93	23.77
San Luis Obispo MSA	0.25	6	0.70	0.00	33.33	50.00	16.67	1	2	0	1	-2	0	0.00	14.95	71.25	13.79
Santa Barbara MSA	0.59	9	1.05	0.00	33.33	33.33	33.33	1	0	0	0	0	1	6.08	31.57	33.18	29.18
Santa Cruz-Watsonville MSA	0.53	7	0.82	0.00	28.57	57.14	14.29	0	0	0	0	0	0	0.00	31.25	39.43	29.32

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings (continued)

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: CALIFORNIA				Evaluation Period: NOVEMBER 1, 2001 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Santa Rosa MSA	0.92	14	1.64	0.00	35.71	50.00	14.29	2	3	0	-1	0	0	0.00	14.38	69.79	15.83
Stockton-Lodi MSA	0.71	7	0.82	14.29	28.57	28.57	28.57	1	3	0	0	0	-2	5.88	25.65	38.34	30.13
Vallejo-Fairfield-Napa MSA	0.83	17	1.99	0.00	29.41	52.94	17.65	1	3	0	0	-1	-1	1.18	21.31	51.45	25.42
Ventura MSA	1.38	21	2.46	4.76	33.33	38.10	23.81	3	1	0	1	0	1	3.86	25.16	43.23	27.75
Visalia MSA	0.89	5	0.59	0.00	40.00	20.00	40.00	0	0	0	0	0	0	0.00	32.31	38.64	28.80
Yolo MSA	0.31	5	0.59	0.00	20.00	40.00	40.00	0	1	0	0	-1	0	3.18	28.88	28.81	39.13
Yuba City MSA	0.19	2	0.23	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	25.62	51.20	23.18
Greater Rural CA	1.09	20	2.34	5.00	35.00	40.00	20.00	1	4	0	0	-3	0	0.78	23.47	52.52	22.65

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: COLORADO												
Evaluation Period: NOVEMBER 1, 1999 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Denver MSA	48.93	101,132	17,585,546	19,730	794,564	62	3,479	97	131,168	121,021	18,514,757	62.28
Limited Review:												
Boulder-Longmont MSA	7.13	14,570	3,082,284	3,031	148,470	20	1,1013	7	16,745	17,628	3,248,512	7.18
Colorado Springs MSA	11.73	25,345	3,869,719	3,646	149,627	11	322	17	9,963	29,019	4,029,631	8.70
Fort Collins-Loveland MSA	7.21	15,225	2,457,242	2,532	135,879	71	5,316	1	2,443	17,829	2,600,880	3.85
Grand Junction MSA	3.95	7,958	909,591	1,752	144,725	51	4,479	13	11,448	9,774	1,070,243	3.69
Greeley MSA	4.48	10,002	1,474,449	1,662	85,997	306	30,552	10	4,145	11,980	1,595,143	2.85
Pueblo MSA	1.96	3,872	374,694	944	44,330	14	1,300	7	13,640	4,837	433,964	1.46
Greater Rural CO	14..26	28,108	5,338,040	6,549	314,652	594	39,630	17	18,488	35,268	5,710,810	9.98

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from November 1, 1999 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: COLORADO												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Denver MSA	49.43	45,032	8,001,674	8,933	300,704	32	945	11	46,369	54,008	8,349,692	62.28
Limited Review:												
Boulder-Longmont MSA	7.02	6,287	1,334,461	1,372	61,579	7	148	2	4,544	7,668	1,400,732	7.18
Colorado Springs MSA	12.71	12,209	1,924,594	1,667	55,970	5	141	5	2,161	13,886	1,982,866	8.70
Fort Collins-Loveland MSA	7.02	6,551	1,098,083	1,096	50,351	26	1,241	0	0	7,673	1,149,675	3.85
Grand Junction MSA	4.04	3,660	438,049	720	52,751	18	1,938	11	3,008	4,409	495,746	3.69
Greeley MSA	4.60	4,305	664,107	670	25,922	48	4,128	3	3,175	5,026	697,332	2.85
Pueblo MSA	2.16	1,947	203,178	404	16,110	7	774	4	8,100	2,362	228,162	1.46
Greater Rural CO	13.03	11,421	2,279,515	2,610	114,260	198	12,924	5	5,617	14,234	2,412,316	9.98

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: COLORADO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Denver MSA	10,763	49.58	1.96	1.87	22.03	17.53	42.18	42.50	33.82	38.10	10.89	8.81	10.62	11.30	10.69	
Limited Review:																
Boulder-Longmont MSA	1,292	5.95	0.25	0.23	18.89	20.20	45.89	46.67	34.97	32.89	11.55	4.65	12.59	11.50	11.13	
Colorado Springs MSA	2,840	13.08	0.12	0.25	19.55	13.31	47.76	50.70	32.57	35.74	12.02	21.88	11.41	12.43	11.67	
Fort Collins-Loveland MSA	1,517	6.99	1.28	0.33	13.61	11.80	63.62	54.45	21.49	33.42	12.81	17.24	11.80	13.07	12.76	
Grand Junction MSA	951	4.38	0.00	0.00	14.19	17.25	60.18	57.10	25.63	25.66	15.33	0.00	15.92	14.49	17.10	
Greeley MSA	1,294	5.96	0.70	2.78	14.59	14.45	53.62	45.60	31.09	37.17	13.05	36.73	18.42	11.98	12.40	
Pueblo MSA	423	1.95	0.00	0.00	24.22	18.44	46.83	44.68	28.95	36.88	9.47	0.00	9.92	9.21	9.61	
Greater Rural CO	2,629	12.11	0.00	0.00	7.60	6.81	43.48	37.12	48.93	56.07	18.42	0.00	36.61	23.68	15.26	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Denver MSA	337	46.81	1.96	0.89	22.03	19.58	42.18	44.81	33.82	34.72	5.13	2.16	4.66	5.36	5.36	
Limited Review:																
Boulder-Longmont MSA	21	2.92	0.25	0.00	18.89	14.29	45.89	47.62	34.97	38.10	3.65	0.00	2.68	3.51	4.52	
Colorado Springs MSA	68	9.44	0.12	0.00	19.55	20.59	47.76	51.47	32.57	27.94	4.27	0.00	5.11	4.32	3.75	
Fort Collins-Loveland MSA	24	3.33	1.28	0.00	13.61	12.50	63.62	66.67	21.49	20.83	4.46	0.00	4.84	4.47	4.24	
Grand Junction MSA	60	8.33	0.00	0.00	14.19	13.33	60.18	61.67	25.63	25.00	16.39	0.00	21.62	15.48	16.67	
Greeley MSA	35	4.86	0.70	0.00	14.59	17.14	53.62	60.00	31.09	22.86	6.59	0.00	12.24	7.00	4.52	
Pueblo MSA	34	4.72	0.00	0.00	24.22	26.47	46.83	29.41	28.95	44.12	6.59	0.00	6.77	4.57	9.20	
Greater Rural CO	141	19.58	0.00	0.00	7.60	12.06	43.48	58.87	48.93	29.08	24.61	0.00	42.50	33.60	14.34	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Denver MSA	33,815	49.11	1.96	1.27	22.03	14.74	42.18	41.42	33.82	42.57	11.47	7.85	10.10	11.81	11.85	
Limited Review:																
Boulder-Longmont MSA	4,973	7.22	0.25	0.30	18.89	15.85	45.89	47.60	34.97	36.26	11.44	11.03	11.61	12.09	10.62	
Colorado Springs MSA	9,300	13.51	0.12	0.10	19.55	12.32	47.76	45.19	32.57	42.39	13.96	17.65	13.12	13.82	14.37	
Fort Collins-Loveland MSA	5,008	7.27	1.28	0.12	13.61	10.94	63.62	59.84	21.49	29.09	14.30	12.77	12.91	14.05	15.50	
Grand Junction MSA	2,646	3.84	0.00	0.00	14.19	13.53	60.18	55.48	25.63	30.99	17.97	0.00	18.52	17.45	18.73	
Greeley MSA	2,971	4.32	0.70	0.50	14.59	12.39	53.62	48.57	31.09	38.54	13.47	9.93	17.25	12.16	14.51	
Pueblo MSA	1,489	2.16	0.00	0.00	24.22	15.58	46.83	43.12	28.95	41.30	11.41	0.00	10.33	11.56	11.72	
Greater Rural CO	8,647	12.56	0.00	0.00	7.60	6.34	43.48	38.12	48.93	55.55	18.91	0.00	37.13	24.25	15.66	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Denver MSA	3	15.00	8.56	0.00	40.78	66.67	41.82	33.33	8.84	0.00	0.73	0.00	1.01	0.81	0.00	
Limited Review:																
Boulder-Longmont MSA	1	5.00	4.89	0.00	36.25	100.00	42.65	0.00	16.21	0.00	2.04	0.00	5.88	0.00	0.00	
Colorado Springs MSA	1	5.00	0.76	0.00	43.58	0.00	43.02	0.00	12.64	100.00	1.69	0.00	0.00	0.00	16.67	
Fort Collins-Loveland MSA	2	10.00	3.99	0.00	39.68	100.00	48.88	0.00	7.45	0.00	6.06	0.00	14.29	0.00	0.00	
Grand Junction MSA	3	15.00	0.00	0.00	21.50	66.67	52.56	33.33	25.94	0.00	20.00	0.00	33.33	14.29	0.00	
Greeley MSA	5	25.00	9.64	40.00	49.11	20.00	27.75	0.00	13.50	40.00	22.73	66.67	14.29	0.00	40.00	
Pueblo MSA	1	5.00	0.00	0.00	46.91	0.00	48.33	100.00	4.76	0.00	7.14	0.00	0.00	11.11	0.00	
Greater Rural CO	4	20.00	0.00	0.00	2.03	0.00	13.45	100.00	84.52	0.00	11.11	0.00	0.00	33.33	0.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Denver MSA	8,870	52.44	4.15	3.52	25.96	24.59	36.51	34.94	32.73	36.96	11.78	11.53	11.43	11.58	12.26	
Limited Review:																
Boulder-Longmont MSA	1,372	8.11	1.45	0.51	29.78	30.39	40.33	38.85	28.44	30.25	10.60	6.86	11.10	9.90	11.22	
Colorado Springs MSA	1,667	9.85	6.48	6.66	26.25	26.09	39.51	35.57	27.77	31.67	10.90	13.49	11.46	9.87	11.31	
Fort Collins-Loveland MSA	1,096	6.48	1.46	0.73	27.69	30.66	52.61	45.44	18.24	23.18	11.04	9.64	12.67	10.08	11.27	
Grand Junction MSA	720	4.26	0.00	0.00	26.54	30.00	49.54	47.22	23.91	22.78	14.73	0.00	16.36	13.85	14.74	
Greeley MSA	670	3.96	8.42	6.12	16.04	15.37	46.86	48.81	28.52	29.70	11.02	11.45	12.88	10.92	10.32	
Pueblo MSA	404	2.39	0.00	0.00	36.58	34.41	36.51	36.14	26.44	29.46	12.28	0.00	12.58	12.14	12.12	
Greater Rural CO	2,117	12.51	0.00	0.00	8.25	13.75	25.46	32.07	66.30	54.18	13.64	0.00	19.88	15.20	11.62	

* Based on 2003 Peer Small Business Data -- CO

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Denver MSA	32	9.73	1.74	0.00	21.74	15.63	39.36	46.88	37.04	37.50	8.02	0.00	10.20	7.08	9.60									
Limited Review:																								
Boulder-Longmont MSA	7	2.13	0.00	0.00	20.84	57.14	50.82	0.00	28.34	42.86	9.21	0.00	36.36	0.00	10.00									
Colorado Springs MSA	5	1.52	2.67	0.00	17.91	0.00	50.00	100.0	29.42	0.00	6.10	0.00	0.00	14.29	0.00									
Fort Collins-Loveland MSA	26	7.90	1.28	3.85	16.01	7.69	59.74	61.54	22.97	26.92	14.53	33.33	33.33	14.04	12.50									
Grand Junction MSA	18	5.47	0.00	0.00	8.16	5.56	66.32	88.89	25.53	5.56	42.86	0.00	50.00	45.71	20.00									
Greeley MSA	48	14.59	1.37	0.00	7.86	8.33	65.90	79.14	24.86	12.50	7.79	0.00	15.79	8.23	4.92									
Pueblo MSA	7	2.13	0.00	0.00	20.24	0.00	44.13	71.43	35.22	28.57	12.96	0.00	0.00	16.13	12.50									
Greater Rural CO	186	56.53	0.00	0.00	13.26	42.47	39.66	44.62	47.09	12.90	26.34	0.00	43.89	19.96	24.51									

* Based on 2003 Peer Small Business Data -- CO

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Denver MSA	10,763	49.58	18.33	8.26	18.86	31.40	23.74	29.79	39.06	30.56	12.67	13.35	14.10	12.88	11.17	
Limited Review:																
Boulder-Longmont MSA	1,292	5.95	19.17	10.72	18.44	29.08	22.67	26.95	39.73	33.25	13.65	13.78	14.67	13.27	13.13	
Colorado Springs MSA	2,840	13.08	17.17	6.28	18.97	24.31	24.84	32.46	39.03	36.95	14.17	13.37	14.06	15.20	13.56	
Fort Collins-Loveland MSA	1,517	6.99	16.76	7.76	19.36	23.29	25.32	28.45	38.56	40.50	14.97	13.55	15.12	14.41	15.63	
Grand Junction MSA	951	4.38	17.40	7.92	19.63	21.69	23.69	24.95	39.28	45.44	17.55	22.67	19.03	16.07	17.11	
Greeley MSA	1,294	5.96	19.33	7.00	17.93	27.62	24.16	28.95	38.59	36.43	15.30	18.46	19.31	14.67	13.22	
Pueblo MSA	423	1.95	20.21	8.94	18.34	21.74	21.79	30.43	39.67	38.89	10.67	13.60	12.20	11.99	8.84	
Greater Rural CO	2,629	12.11	13.92	4.37	15.98	14.41	22.15	21.72	47.95	59.51	20.95	29.27	26.78	22.24	19.14	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 1.71% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Denver MSA	337	46.81	18.33	8.46	18.86	26.59	23.74	28.10	39.06	36.86	5.28	5.14	5.75	4.95	5.27	
Limited Review:																
Boulder-Longmont MSA	21	2.92	19.17	10.00	18.44	15.00	22.67	40.00	39.73	35.00	3.70	2.47	2.63	5.10	3.72	
Colorado Springs MSA	68	9.44	17.17	16.42	18.97	20.90	24.84	20.90	39.03	41.79	4.47	8.59	4.65	3.37	4.28	
Fort Collins-Loveland MSA	24	3.33	16.76	20.83	19.36	16.67	25.32	25.00	38.56	37.50	4.75	10.20	4.12	3.85	4.43	
Grand Junction MSA	60	8.33	17.40	6.12	19.63	22.45	23.69	26.53	39.28	44.90	14.20	12.50	12.94	16.05	14.19	
Greeley MSA	35	4.86	19.33	11.43	17.93	14.29	24.16	20.00	38.59	54.29	7.06	9.09	6.41	4.49	8.72	
Pueblo MSA	34	4.72	20.21	8.82	18.34	17.65	21.79	20.59	39.67	52.94	6.95	6.12	8.22	4.96	7.96	
Greater Rural CO	141	19.58	13.92	9.56	15.98	20.59	22.15	27.94	47.95	41.91	25.61	37.14	35.90	26.21	20.88	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 3.33% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Denver MSA	33,815	49.11	18.33	7.19	18.86	20.89	23.74	26.28	39.06	45.64	10.47	9.92	9.50	9.83	11.54	
Limited Review:																
Boulder-Longmont MSA	4,973	7.22	19.17	9.04	18.44	20.04	22.67	26.47	39.73	44.44	11.00	10.50	10.07	10.31	12.10	
Colorado Springs MSA	9,300	13.51	17.17	7.08	18.97	15.71	24.84	24.81	39.03	52.40	12.35	13.00	10.59	11.04	13.71	
Fort Collins-Loveland MSA	5,008	7.27	16.76	6.39	19.36	17.11	25.32	27.31	38.56	49.18	13.19	11.12	11.65	12.76	14.48	
Grand Junction MSA	2,646	3.84	17.40	7.13	19.63	19.95	23.69	24.50	39.28	48.42	18.25	20.14	20.20	16.54	18.23	
Greeley MSA	2,971	4.32	19.33	5.28	17.93	17.84	24.16	26.74	38.59	50.14	12.89	15.88	13.56	12.32	12.73	
Pueblo MSA	1,489	2.16	20.21	6.58	18.34	14.95	21.79	26.87	39.67	51.60	11.11	12.31	10.96	11.50	10.82	
Greater Rural CO	8,647	12.56	13.92	3.70	15.98	11.98	22.15	20.60	47.95	63.71	18.14	21.91	21.16	18.31	17.45	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 29.95% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: COLORADO			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Denver MSA	8,933	52.61	61.54	63.41	95.87	2.36	1.77	11.78	21.77
Limited Review:									
Boulder-Longmont MSA	1,372	8.08	63.45	68.22	93.22	3.35	3.43	10.60	19.09
Colorado Springs MSA	1,667	9.82	64.66	66.77	95.86	2.46	1.68	10.90	21.28
Fort Collins-Loveland MSA	1,096	6.46	67.17	71.08	92.06	4.01	3.92	11.04	19.24
Grand Junction MSA	720	4.24	65.20	54.86	85.69	7.08	7.22	14.73	22.08
Greeley MSA	670	3.95	65.10	65.37	93.58	4.63	1.79	11.02	17.04
Pueblo MSA	404	2.38	65.32	61.63	94.55	4.21	1.24	12.28	20.16
Greater Rural CO	2,117	12.47	65.49	68.26	92.21	4.91	2.88	13.64	22.46

* Based on 2003 Peer Small Business Data -- CO.

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: COLORADO			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Denver MSA	32	9.73	87.78	78.13	93.75	6.25	0.00	8.02	6.74
Limited Review:									
Boulder-Longmont MSA	7	2.13	89.96	100.0	100.0	0.00	0.00	9.21	10.77
Colorado Springs MSA	5	1.52	89.65	80.00	100.0	0.00	0.00	6.10	5.13
Fort Collins-Loveland MSA	26	7.90	87.94	88.46	92.31	3.85	3.85	14.53	14.11
Grand Junction MSA	18	5.47	93.68	100.0	66.67	22.22	11.11	42.86	48.65
Greeley MSA	48	14.59	87.66	83.33	77.08	16.67	6.25	7.79	7.21
Pueblo MSA	7	2.13	93.52	85.71	85.71	0.00	14.29	12.96	12.00
Greater Rural CO	186	56.53	90.46	93.55	83.33	11.29	5.38	26.34	25.87

* Based on 2003 Peer Small Business Data -- CO.

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: COLORADO									
Evaluation Period: NOVEMBER 1, 1999 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Denver MSA	0	0	270	36,681	270	36,681	87.03	3	3,453
Limited Review:									
Boulder-Longmont MSA	0	0	71	1,033	71	1,033	2.45	0	0
Colorado Springs MSA	0	0	44	501	44	501	1.19	0	0
Fort Collins-Loveland MSA	0	0	62	398	62	398	0.94	0	0
Grand Junction MSA	0	0	44	112	44	112	0.26	0	0
Greeley MSA	0	0	27	75	27	75	0.18	0	0
Pueblo MSA	0	0	32	36	32	36	0.08	0	0
Greater Rural CO	0	0	132	814	132	814	1.93	1	621
Statewide	0	0	1	2,500	1	2,500	5.93	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: COLORADO				Evaluation Period: NOVEMBER 1, 1999 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Denver MSA	62.28	58	45.67	8.62	20.69	39.66	31.03	7	7	0	-1	1	0	4.72	28.04	39.46	27.67
Limited Review:																	
Boulder-Longmont MSA	7.18	10	7.87	0.00	60.00	30.00	10.00	3	1	0	1	1	0	3.10	24.73	42.95	29.22
Colorado Springs MSA	8.70	12	9.45	16.67	25.00	33.33	25.00	1	2	0	0	0	-1	0.34	26.24	46.36	27.06
Fort Collins-Loveland MSA	3.85	5	3.94	0.00	40.00	20.00	40.00	1	2	0	-1	-1	1	3.28	19.05	59.81	17.86
Grand Junction MSA	3.69	6	4.72	0.00	50.00	33.33	16.67	1	1	0	-1	1	0	0.00	17.70	60.49	21.81
Greeley MSA	2.85	6	4.72	16.67	16.67	33.33	33.33	0	2	-1	0	-1	0	2.21	21.67	49.61	25.28
Pueblo MSA	1.46	3	2.36	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	30.02	43.31	25.47
Greater Rural CO	9.98	27	21.26	0.00	14.81	33.33	51.85	3	7	0	0	-3	-1	0.00	7.72	42.10	50.18

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: IDAHO												
Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Rural Idaho	57.03	27,220	3,121,906	7,865	402,791	2,038	221,043	42	58,391	37,165	3,804,131	59.03
Limited Review:												
Boise MSA	39.10	20,549	2,600,145	4,620	267,087	218	27,234	96	44,509	25,483	2,938,975	37.10
Pocatello MSA	3.87	1,888	167,008	615	28,651	16	862	3	767	2,552	197,288	3.86

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from May 3, 1999 to September 30, 2004.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: IDAHO												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Rural Idaho	56.57	12,730	1,485,078	3,106	129,311	571	57,294	9	4,027	16,416	1,675,710	59.03
Limited Review:												
Boise MSA	39.53	9,533	1,209,815	1,866	90,016	49	6,753	22	1,778	11,470	1,308,362	37.10
Pocatello MSA	3.90	857	75,140	275	10,294	1	8	0	0	1,133	85,442	3.86

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Rural Idaho	3,628	54.62	0.00	0.00	8.72	6.34	77.04	74.17	14.24	19.49	19.11	0.00	17.93	19.41	18.42	
Limited Review:																
Boise MSA	2,802	42.19	0.83	0.32	19.10	17.02	46.59	44.50	33.48	38.15	13.37	10.00	13.57	12.67	14.25	
Pocatello MSA	212	3.19	0.00	0.00	20.18	27.83	57.67	55.19	22.15	16.98	9.04	0.00	11.43	9.00	6.82	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Rural Idaho	140	64.22	0.00	0.00	8.72	7.86	77.04	77.14	14.24	15.00	11.41	0.00	12.94	11.16	12.12	
Limited Review:																
Boise MSA	68	31.19	0.83	0.00	19.10	23.53	46.59	51.47	33.48	25.00	8.79	0.00	12.60	9.09	6.54	
Pocatello MSA	10	4.59	0.00	0.00	20.18	40.00	57.67	50.00	22.15	10.00	9.90	0.00	22.22	7.94	5.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Rural Idaho	8,960	55.12	0.00	0.00	8.72	5.78	77.04	72.51	14.24	21.71	20.34	0.00	21.29	20.14	20.78
Limited Review:															
Boise MSA	6,661	40.98	0.83	0.21	19.10	13.11	46.59	44.03	33.48	42.65	16.71	12.61	16.38	16.40	17.18
Pocatello MSA	635	3.91	0.00	0.00	20.18	12.76	57.67	52.60	22.15	34.65	14.59	0.00	11.88	14.37	16.36

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans					
Full Review:															
Rural Idaho	2	50.00	0.00	0.00	21.40	50.00	62.77	50.00	15.83	0.00	3.92	0.00	7.69	2.94	0.00
Limited Review:															
Boise MSA	2	50.00	1.82	0.00	40.46	50.00	31.27	0.00	26.45	50.00	8.70	0.00	8.33	0.00	50.00
Pocatello MSA	0	0.00	0.00	0.00	50.52	0.00	43.30	0.00	6.18	0.00	0.00	0.00	0.00	0.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Rural Idaho	3,106	59.20	0.00	0.00	12.32	12.20	72.02	73.41	15.66	14.39	10.65	N/A	11.16	10.64	10.33	
Limited Review:																
Boise MSA	1,866	35.56	1.23	1.23	30.25	26.15	42.52	44.69	26.00	27.92	15.61	N/A	18.58	13.54	13.58	
Pocatello MSA	275	5.24	0.00	0.00	39.89	48.73	46.98	36.36	13.13	14.91	10.47	11.63	10.44	10.61		

* Based on 2003 Peer Small Business Data -- ID

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Rural Idaho	571	91.95	0.00	0.00	7.19	9.46	86.68	88.09	6.14	2.45	4.21	N/A	7.22	4.03	4.38	
Limited Review:																
Boise MSA	49	7.89	0.55	0.00	21.51	20.41	56.87	63.27	21.06	16.33	2.33	N/A	0.00	0.00	7.14	
Pocatello MSA	1	0.16	0.00	0.00	15.66	0.00	66.16	0.00	18.18	100.0	3.91	0.00	6.61	2.02	8.82	

* Based on 2003 Peer Small Business Data -- ID

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003											
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Rural Idaho	3,628	54.62	17.77	5.41	19.24	19.45	24.10	26.95	38.90	48.18	21.17	20.38	21.93	20.54	21.33		
Limited Review:																	
Boise MSA	2,802	42.19	17.69	10.88	19.15	29.03	23.91	25.94	39.24	34.16	14.88	14.92	15.93	14.29	14.50		
Pocatello MSA	212	3.19	20.26	15.84	18.07	27.72	22.02	24.26	39.65	32.18	10.30	15.69	11.38	10.02	8.37		

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.17% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003											
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Rural Idaho	140	64.22	17.77	4.35	19.24	17.39	24.10	36.96	38.90	41.30	11.41	7.69	12.90	13.85	9.90		
Limited Review:																	
Boise MSA	68	31.19	17.69	16.42	19.15	17.91	23.91	22.39	39.24	43.28	9.12	17.19	7.45	6.76	10.07		
Pocatello MSA	10	4.59	20.26	20.00	18.07	20.00	22.02	40.00	39.65	20.00	10.00	25.00	11.76	12.90	4.55		

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 1.38% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Rural Idaho	8,960	55.12	17.77	3.58	19.24	11.84	24.10	25.47	38.90	59.12	20.97	18.89	19.90	20.76	21.43		
Limited Review:																	
Boise MSA	6,661	40.98	17.69	6.49	19.15	18.30	23.91	27.19	39.24	48.02	16.98	17.38	16.82	16.32	17.38		
Pocatello MSA	635	3.91	20.26	3.92	18.07	14.80	22.02	28.52	39.65	52.76	16.28	13.17	14.98	17.80	16.21		

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 17.07% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*					
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less				
Full Review:													
Rural Idaho	3,106	59.20	62.59	54.15	92.79	4.57	2.64	10.65	12.87				
Limited Review:													
Boise MSA	1,866	35.56	62.31	48.93	91.43	4.45	4.13	10.47	13.06				
Pocatello MSA	275	5.24	60.49	46.55	93.09	5.09	1.82	15.61	19.02				

* Based on 2003 Peer Small Business Data -- ID

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: IDAHO			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Rural Idaho	571	91.95	89.21	82.14	67.08	22.59	10.33	4.21	3.88
Limited Review:									
Boise MSA	49	7.89	90.13	79.59	59.18	20.41	20.41	3.91	3.66
Pocatello MSA	1	0.16	91.92	100.0	100.0	0.00	0.00	2.33	2.63

* Based on 2003 Peer Small Business Data -- ID

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: IDAHO			Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Rural Idaho	4	2,564	67	6,550	71	9,114	41.77	3	3,148
Limited Review:									
Boise MSA	1	281	99	6,470	100	6,751	30.94	2	4,031
Pocatello MSA	2	1,552	20	593	22	2,145	9.83	0	0
Statewide	8	3,810	0	0	8	3,810	17.46	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: IDAHO																	
Evaluation Period: MARCH 3, 1999 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Rural Idaho	59.03	65	68.42	0.00	16.92	69.23	13.85	1	6	0	-3	-3	1	0.00	12.09	74.79	13.12
Limited Review:																	
Boise MSA	37.10	26	27.37	0.00	46.15	34.62	19.23	4	4	1	-1	0	0	1.62	23.30	44.82	30.26
Pocatello MSA	3.86	4	4.21	0.00	50.00	50.00	0.00	0	1	0	0	-1	0	0.00	23.94	56.34	19.72

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: ILLINOIS												
Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Galesburg-Canton	1.74	3,145	193,840	495	39,537	273	23,947	11	5,504	3,924	262,828	77.51
Limited Review:												
Chicago MSA	97.91	212,935	40,401,458	7,823	239,326	10	467	1	500	220,769	40,641,751	0.92
Morrison	0.35	583	40,481	149	7,377	61	3,338	2	2,160	795	53,356	21.58

* Loan Data as of December 31, 2002. Rated area refers to either state or multi-state MSA rating area.
 **The evaluation period for Community Development Loans is from June 13, 2000 to September 30, 2004.
 ***Deposit Data as of March 07, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: ILLINOIS												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Galesburg-Canton	1.61	1,266	82,130	201	14,628	144	12,210	2	1,200	1,613	110,168	77.51
Limited Review:												
Chicago MSA	97.91	94,300	17,871,587	3,572	109,523	6	337	1	500	97,879	17,981,947	0.92
Morrison	0.48	339	23,847	88	4,340	53	3,148	1	1,080	481	32,415	21.58

* Loan Data as of December 31, 2002. Rated area refers to either state or multi-state MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of March 07, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Galesburg-Canton	340	1.96	0.00	0.00	4.44	4.12	91.27	89.41	4.30	6.47	34.17	0.00	40.00	33.33	45.83	
Limited Review:																
Chicago MSA	16,955	97.86	2.49	2.09	15.18	9.99	45.04	40.70	37.29	47.23	6.58	4.24	4.51	6.15	8.03	
Morrison	31	0.18	0.00	0.00	10.35	9.68	74.03	77.42	15.62	12.90	5.20	0.00	4.84	5.21	5.48	

* Based on 2003 Peer Mortgage Data: Central Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Galesburg-Canton	44	25.00	0.00	0.00	4.44	13.64	91.27	81.82	4.30	4.55	17.25	0.00	30.00	15.93	22.22	
Limited Review:																
Chicago MSA	120	68.18	2.49	3.33	15.18	7.50	45.04	50.83	37.29	38.33	0.70	0.58	0.29	0.77	0.85	
Morrison	12	6.82	0.00	0.00	10.35	0.00	74.03	75.00	15.62	25.00	8.89	0.00	0.00	9.28	12.50	

* Based on 2003 Peer Mortgage Data: Central Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Galesburg-Canton	881	1.12	0.00	0.00	4.44	3.41	91.27	89.56	4.30	7.04	28.41	0.00	29.41	28.44	27.56
Limited Review:															
Chicago MSA	77,191	98.50	2.49	0.89	15.18	6.99	45.04	37.13	37.29	54.99	9.46	4.92	6.02	8.75	11.04
Morrison	296	0.38	0.00	0.00	10.35	5.07	74.03	73.99	15.62	20.95	14.02	0.00	10.49	14.59	13.25

* Based on 2003 Peer Mortgage Data: Central Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Galesburg-Canton	1	50.00	0.00	0.00	22.70	100.00	60.86	0.00	16.44	0.00	20.00	0.00	100.00	0.00	0.00
Limited Review:															
Chicago MSA	1	50.00	11.86	0.00	24.62	100.00	36.16	0.00	27.36	0.00	0.02	0.00	0.05	0.00	0.00
Morrison	0	0.00	0.00	0.00	5.71	0.00	79.17	0.00	15.12	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2003 Peer Mortgage Data: Central Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Galesburg-Canton	201	5.22	0.00	0.00	15.04	15.92	79.75	74.63	5.21	9.45	8.67	0.00	8.42	8.32	13.77	
Limited Review:																
Chicago MSA	3561	92.49	3.24	2.47	13.35	12.08	38.85	41.28	44.30	44.17	1.77	1.91	1.77	1.81	1.73	
Morrison	88	2.29	0.00	0.00	8.66	2.27	74.37	54.55	16.97	43.18	7.33	0.00	2.44	5.63	14.29	

* Based on 2003 Peer Small Business Data -- IL

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Galesburg-Canton	144	70.94	0.00	0.00	2.00	0.00	95.83	97.92	2.17	2.08	17.25	0.00	0.00	17.22	37.50	
Limited Review:																
Chicago MSA	6	2.96	0.85	0.00	6.37	0.00	53.85	66.67	38.88	33.33	0.30	0.00	0.00	0.28	0.42	
Morrison	53	26.11	0.00	0.00	1.50	0.00	76.50	66.04	21.99	33.96	15.63	0.00	0.00	15.77	15.65	

* Based on 2003 Peer Small Business Data -- IL

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Galesburg-Canton	340	1.96	17.11	19.76	20.60	29.94	24.58	25.45	37.71	24.85	38.75	48.53	41.49	35.42	33.88	
Limited Review:																
Chicago MSA	16,955	97.86	20.65	5.45	17.56	21.92	22.21	30.88	39.57	41.75	7.96	5.69	7.03	7.95	9.06	
Morrison	31	0.18	13.79	13.33	18.27	23.33	24.62	23.33	43.33	40.00	5.70	6.45	4.67	4.46	7.64	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 1.25% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Galesburg-Canton	44	25.00	17.11	25.58	20.60	11.63	24.58	32.56	37.71	30.23	17.41	26.19	10.87	17.28	16.67	
Limited Review:																
Chicago MSA	120	68.18	20.65	3.39	17.56	12.71	22.21	35.59	39.57	48.31	0.76	0.22	0.45	0.84	1.07	
Morrison	12	6.82	13.79	33.33	18.27	41.67	24.62	8.33	43.33	16.67	9.09	22.22	21.74	2.08	4.65	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 1.70% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Galesburg-Canton	881	1.12	17.11	9.60	20.60	21.98	24.58	31.73	37.71	36.69	26.66	25.83	29.16	29.37	23.75	
Limited Review:																
Chicago MSA	77,191	98.50	20.65	4.09	17.56	13.89	22.21	26.80	39.57	55.22	9.25	6.16	6.79	8.58	11.09	
Morrison	296	0.38	13.79	7.29	18.27	19.79	24.62	29.17	43.33	43.75	11.01	10.37	11.76	11.20	10.69	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 24.25% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*							
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less						
Full Review:															
Galesburg-Canton	201	5.21	65.21	62.69	83.58	9.95	6.47	8.67	12.82						
Limited Review:															
Chicago MSA	3,572	92.51	63.41	62.12	98.71	1.01	0.28	1.77	3.35						
Morrison	88	2.28	64.39	52.27	90.91	6.82	2.27	7.33	9.87						

* Based on 2003 Peer Small Business Data -- IL

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ILLINOIS			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Galesburg-Canton	144	70.94	96.87	86.11	75.00	20.14	4.86	17.25	16.44
Limited Review:									
Chicago MSA	6	2.96	86.70	83.33	83.33	16.67	0.00	0.30	0.27
Morrison	53.	26.11	96.24	90.57	81.13	16.98	1.89	15.63	15.34

* Based on 2003 Peer Small Business Data -- IL

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ILLINOIS			Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Galesburg-Canton	0	0	27	184	27	184	2.29	0	0
Limited Review:									
Chicago MSA	0	0	34	5,357	34	5,357	66.62	2	3,167
Morrison	0	0	0	0	0	0	0.00	0	0
Statewide	0	0	1	2,500	1	2,500	31.09	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: ILLINOIS																	
Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Galesburg-Canton	77.51	6	75.00	0.00	33.33	50.00	16.67	0	2	0	0	-2	0	0.00	6.94	88.64	4.42
Limited Review:																	
Chicago MSA	0.92	1	12.50	0.00	0.00	0.00	100.00	1	0	0	0	0	1	7.64	23.48	39.45	29.42
Morrison	21.58	1	12.50	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	10.91	74.66	14.43

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: INDIANA												
Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Fort Wayne MSA	53.85	12,790	1,268,051	2,551	160,188	172	17,499	42	20,848	15,555	1,466,586	57.34
Limited Review:												
South Bend MSA	14.58	3,620	360,640	562	33,239	18	2,625	11	19,520	4,211	416,024	10.95
Greater Rural IN	31.57	7,121	634,077	1,335	85,310	647	45,246	18	2,467	9,121	767,100	31.71

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.
 **The evaluation period for Community Development Loans is from June 13, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: INDIANA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Fort Wayne MSA	53.78	5,426	582,909	1,023	54,326	82	8,650	15	5,796	6,546	651,681	57.34
Limited Review:												
South Bend MSA	16.09	1,702	175,054	239	10,888	15	1,875	2	5,900	1,958	193,717	10.95
Greater Rural IN	30.13	2,964	286,850	480	31,666	219	18,639	5	582	3,668	337,737	31.71

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: INDIANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Fort Wayne MSA	1,316	57.69	0.58	0.38	13.44	8.36	66.94	51.67	19.04	39.59	11.39	17.24	9.33	9.83	15.23	
Limited Review:																
South Bend MSA	408	17.89	1.29	0.98	19.73	16.42	51.29	44.36	27.68	38.24	6.73	3.45	4.88	6.65	8.40	
Greater Rural IN	557	24.42	0.00	0.00	5.92	5.03	80.38	81.15	13.70	13.82	11.79	0.00	9.03	12.17	10.98	

* Based on 2003 Peer Mortgage Data: Central Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: INDIANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Fort Wayne MSA	99	41.95	0.58	2.02	13.44	21.21	66.94	63.64	19.04	13.13	8.01	20.00	12.96	7.29	6.50	
Limited Review:																
South Bend MSA	22	9.32	1.29	0.00	19.73	31.82	51.29	45.45	27.68	22.73	3.58	0.00	6.54	2.73	3.68	
Greater Rural IN	115	48.73	0.00	0.00	5.92	6.09	80.38	86.09	13.70	7.83	15.42	0.00	14.89	16.05	10.98	

* Based on 2003 Peer Mortgage Data: Central Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: INDIANA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Fort Wayne MSA	4,011	52.96	0.58	0.30	13.44	7.58	66.94	56.25	19.04	35.88	12.01	10.53	10.61	11.39	13.60	
Limited Review:																
South Bend MSA	1,272	16.80	1.29	0.63	19.73	12.97	51.29	46.93	27.68	39.47	8.89	8.33	9.06	8.68	9.12	
Greater Rural IN	2,290	30.24	0.00	0.00	5.92	4.19	80.38	82.31	13.70	13.49	14.59	0.00	12.10	15.60	10.90	

* Based on 2003 Peer Mortgage Data: Central Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: INDIANA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Fort Wayne MSA	0	0.00	2.27	0.00	33.13	0.00	57.48	0.00	7.13	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
South Bend MSA	0	0.00	2.28	0.00	30.66	0.00	42.25	0.00	24.82	0.00	0.00	0.00	0.00	0.00	0.00	
Greater Rural IN	2	100.00	0.00	0.00	12.51	0.00	76.02	100.00	11.47	0.00	20.00	0.00	0.00	40.00	0.00	

* Based on 2003 Peer Mortgage Data: Central Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: INDIANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Fort Wayne MSA	1,023	58.73	1.22	0.20	22.76	22.39	61.45	58.55	14.54	18.87	7.82	1.06	9.17	7.55	7.60	
Limited Review:																
South Bend MSA	239	13.72	1.65	4.18	31.90	32.64	46.35	42.68	20.10	20.50	4.02	7.41	4.88	3.69	3.43	
Greater Rural IN	480	27.55	0.00	0.00	12.66	6.04	75.83	83.33	11.52	10.63	7.00	N/A	4.72	7.22	7.30	

* Based on 2003 Peer Small Business Data -- IN

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: IINDIANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Fort Wayne MSA	82	25.95	0.04	0.00	2.95	0.00	88.31	98.78	8.70	1.22	8.90	N/A	0.00	9.20	3.03	
Limited Review:																
South Bend MSA	15	4.75	0.00	0.00	6.72	0.00	73.74	100.0	19.54	0.00	8.72	N/A	0.00	9.68	0.00	
Greater Rural IN	219	69.30	0.00	0.00	2.68	1.37	93.33	95.89	3.99	2.74	14.51	N/A	8.57	14.48	25.00	

* Based on 2003 Peer Small Business Data -- IN

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: INDIANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003											
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Fort Wayne MSA	1,316	57.69	16.99	19.12	19.37	25.57	25.63	26.59	38.01	28.72	12.60	12.08	10.92	12.86	14.77		
Limited Review:																	
South Bend MSA	408	17.89	18.53	14.68	18.63	28.86	23.48	25.57	39.36	30.89	7.52	7.19	7.61	7.41	7.71		
Greater Rural IN	557	24.42	15.14	11.23	18.71	30.94	25.84	26.15	40.31	31.68	13.67	13.44	15.12	12.83	13.23		

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 3.16% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: INDIANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003											
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Fort Wayne MSA	99	41.95	16.99	20.62	19.37	28.87	25.63	24.74	38.01	25.77	8.10	8.70	9.18	6.32	8.83		
Limited Review:																	
South Bend MSA	22	9.32	18.53	22.73	18.63	27.27	23.48	27.27	39.36	22.73	3.67	3.70	3.73	4.17	3.13		
Greater Rural IN	115	48.73	15.14	15.04	18.71	24.78	25.84	37.17	40.31	23.01	15.65	18.89	16.18	19.09	10.88		

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 1.69% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Fort Wayne MSA	4,011	52.96	16.99	10.01	19.37	20.11	25.63	31.23	38.01	38.65	11.31	10.27	10.11	11.30	12.44	
Limited Review:																
South Bend MSA	1,272	16.80	18.53	12.00	18.63	24.11	23.48	26.70	39.36	37.19	7.75	9.02	8.29	7.66	7.15	
Greater Rural IN	2,290	30.24	15.14	7.01	18.71	20.17	25.84	31.05	40.31	41.77	13.80	13.72	13.37	14.41	13.60	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 25.29% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: INDIANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*					
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less				
Full Review:													
Fort Wayne MSA	1,023	58.73	62.76	61.78	90.32	4.99	4.69	7.82	12.45				
Limited Review:													
South Bend MSA	239	13.72	61.64	61.51	91.21	5.44	3.35	4.02	6.82				
Greater Rural IN	480	27.55	66.26	65.00	86.04	8.13	5.83	7.00	11.30				

* Based on 2003 Peer Small Business Data -- IN

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: INDIANA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Fort Wayne MSA	82	25.95	95.94	92.68	59.76	32.93	7.32	8.90	8.78
Limited Review:									
South Bend MSA	15	4.75	91.39	73.33	53.33	26.67	20.00	8.72	7.28
Greater Rural IN	219	69.30	95.61	90.41	71.23	24.20	4.57	14.51	14.35

* Based on 2003 Peer Small Business Data -- IN

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: INDIANA			Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Fort Wayne MSA	0	0	69	6,142	69	6,142	82.97	2	1,603
Limited Review:									
South Bend MSA	0	0	36	1,211	36	1,211	16.36	3	4,735
Greater Rural IN	0	0	44	50	44	50	0.67	1	2,540

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: IINDIANA																	
Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Fort Wayne MSA	57.34	20	51.28	0.00	30.00	55.00	15.00	1	1	0	0	-1	1	1.12	17.84	63.91	17.06
Limited Review:																	
South Bend MSA	10.95	6	15.38	0.00	50.00	16.67	33.33	0	0	0	0	0	0	1.84	24.20	49.83	24.13
Greater Rural IN	31.71	13	33.33	0.00	7.69	92.31	0.00	0	3	0	0	-3	0	0.00	7.83	80.71	11.46

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: IOWA												
Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Des Moines MSA	42.34	31,263	3,687,586	3,369	269,586	371	35,525	56	84,865	35,059	4,077,562	64.74
Limited Review:												
Cedar Rapids MSA	15.34	11,493	1,308,813	1,123	90,169	73	6,466	12	43,035	12,701	1,448,483	11.35
Iowa City MSA	3.06	2,297	310,175	224	15,251	10	369	0	3,435	2,531	329,230	0.23
Sioux City MSA	3.89	2,538	198,070	611	51,608	62	4,915	11	6,813	3,222	261,406	5.22
Waterloo-Cedar Falls MSA	4.34	2,881	238,319	599	47,476	103	8,281	11	12,532	3,594	306,608	3.92
Greater Rural IA	31.03	20,240	1,650,346	3,154	200,743	2,256	165,364	40	42,110	25,690	2,058,563	14.53

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from June 13, 2000 to September 30 2004.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: IOWA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Des Moines MSA	45.04	13,862	1,736,557	1,264	78,631	115	9,114	14	12,715	15,255	1,837,017	64.74
Limited Review:												
Cedar Rapids MSA	14.75	4,477	556,863	477	31,693	38	3,447	3	17,244	4,995	609,247	11.35
Iowa City MSA	3.22	974	143,421	108	6,439	9	361	0	1,886	1,091	152,107	0.23
Sioux City MSA	3.78	1,052	88,989	213	15,156	13	711	4	3,485	1,282	108,341	5.22
Waterloo-Cedar Falls MSA	4.04	1,130	101,425	204	12,520	33	2,970	1	6,718	1,368	123,633	3.92
Greater Rural IA	29.17	8,018	698,949	1,166	68,300	688	56,695	9	10,671	9,881	834,615	14.53

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: IOWA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Des Moines MSA	4,584	55.76	1.78	0.72	20.06	11.54	53.79	53.58	24.36	34.16	31.39	19.43	25.04	32.55	32.86	
Limited Review:																
Cedar Rapids MSA	1,131	13.76	0.54	0.09	10.03	7.34	65.94	59.95	23.49	32.63	19.28	6.67	15.85	17.44	25.67	
Iowa City MSA	339	4.12	0.00	0.00	23.34	15.04	49.20	65.19	27.46	19.76	8.46	0.00	6.11	9.07	9.18	
Sioux City MSA	234	2.85	0.00	0.00	12.81	5.13	54.83	45.73	32.35	49.15	12.88	0.00	7.02	11.56	15.98	
Waterloo-Cedar Falls MSA	243	2.96	1.04	1.65	25.33	20.58	45.43	46.50	28.20	31.28	9.26	17.39	8.61	9.57	9.11	
Greater Rural IA	1,690	20.56	0.00	0.00	2.34	2.25	83.90	74.79	13.75	22.96	23.77	0.00	29.46	23.05	25.99	

* Based on 2003 Peer Mortgage Data: IA and IL.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: IOWA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Des Moines MSA	278	34.28	1.78	2.52	20.06	21.58	53.79	58.63	24.36	17.27	10.62	17.50	11.28	11.23	8.08
Limited Review:															
Cedar Rapids MSA	68	8.38	0.54	0.00	10.03	11.76	65.94	69.12	23.49	19.12	7.29	0.00	8.33	7.40	6.50
Iowa City MSA	8	0.99	0.00	0.00	23.34	12.50	49.20	25.00	27.46	62.50	2.23	0.00	1.27	1.16	4.67
Sioux City MSA	47	5.80	0.00	0.00	12.81	19.15	54.83	48.94	32.35	31.91	7.38	0.00	12.16	7.19	6.17
Waterloo-Cedar Falls MSA	54	6.66	1.04	0.00	25.33	29.63	45.43	44.44	28.20	25.93	15.79	0.00	17.58	17.02	13.21
Greater Rural IA	356	43.90	0.00	0.00	2.34	2.25	83.90	80.34	13.75	17.42	26.79	0.00	27.59	26.34	28.97

* Based on 2003 Peer Mortgage Data: IA and IL.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: IOWA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Des Moines MSA	8,992	43.97	1.78	0.51	20.06	9.98	53.79	50.66	24.36	38.86	25.51	14.15	20.32	24.84	28.74
Limited Review:															
Cedar Rapids MSA	3,278	16.03	0.54	0.12	10.03	7.72	65.94	55.70	23.49	36.46	20.28	10.26	19.27	18.79	23.51
Iowa City MSA	625	3.06	0.00	0.00	23.34	12.16	49.20	51.04	27.46	36.80	6.63	0.00	5.31	6.12	8.29
Sioux City MSA	771	3.77	0.00	0.00	12.81	5.97	54.83	48.64	32.35	45.40	15.80	0.00	11.92	15.77	16.53
Waterloo-Cedar Falls MSA	824	4.03	1.04	0.73	25.33	19.30	45.43	48.06	28.20	31.92	14.17	11.54	15.90	14.56	12.81
Greater Rural IA	5,960	29.14	0.00	0.00	2.34	1.44	83.90	74.87	13.75	23.69	30.30	0.00	34.13	29.81	31.77

* Based on 2003 Peer Mortgage Data: IA and IL.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: IOWA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Des Moines MSA	8	26.67	13.42	0.00	18.78	25.00	45.14	75.00	22.66	0.00	11.76	0.00	28.57	15.79	0.00	
Limited Review:																
Cedar Rapids MSA	0	0.00	3.50	0.00	25.34	0.00	62.59	0.00	8.57	0.00	0.00	0.00	0.00	0.00	0.00	
Iowa City MSA	2	6.67	4.37	0.00	56.28	100.00	31.57	0.00	7.77	0.00	3.45	0.00	5.71	0.00	0.00	
Sioux City MSA	0	0.00	0.07	0.00	28.29	0.00	47.97	0.00	23.67	0.00	0.00	0.00	0.00	0.00	0.00	
Waterloo-Cedar Falls MSA	9	30.00	12.44	11.11	13.68	0.00	43.39	66.67	30.50	22.22	23.08	33.33	0.00	37.50	16.67	
Greater Rural IA	11	36.67	1.24	0.00	9.15	9.09	69.55	81.82	19.99	9.09	29.73	0.00	20.00	40.91	10.00	

* Based on 2003 Peer Mortgage Data: IA and IL.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: IOWA		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Des Moines MSA	1,264	36.84	14.19	10.52	13.11	12.18	47.80	46.12	24.89	31.17	9.45	10.26	9.97	8.82	10.04						
Limited Review:																					
Cedar Rapids MSA	477	13.90	5.10	3.14	19.73	18.45	59.08	57.65	16.09	20.75	6.87	7.57	9.81	5.93	8.30						
Iowa City MSA	108	3.15	7.58	7.41	38.72	26.85	34.97	40.74	18.73	25.00	2.74	2.83	2.15	2.72	3.99						
Sioux City MSA	213	6.21	3.90	7.98	33.95	34.74	37.01	29.58	25.15	27.70	8.91	13.33	10.46	7.40	8.38						
Waterloo-Cedar Falls MSA	204	5.95	15.20	15.69	19.93	18.14	41.64	38.73	23.22	27.45	6.42	7.83	6.70	5.93	6.25						
Greater Rural IA	1,165	33.96	0.03	0.00	5.26	9.53	83.48	76.39	10.89	14.08	7.75	0.00	12.17	7.29	8.63						

* Based on 2003 Peer Small Business Data -- IA

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: IOWA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Des Moines MSA	115	12.83	1.48	0.00	6.64	7.83	71.36	83.48	20.52	8.70	28.46	0.00	45.00	31.72	13.70	
Limited Review:																
Cedar Rapids MSA	38	4.24	0.60	0.00	3.72	5.26	78.51	65.79	17.17	28.95	7.05	N/A	25.00	5.36	16.92	
Iowa City MSA	9	1.00	0.96	0.00	37.88	11.11	34.42	0.00	26.73	88.89	1.34	N/A	0.37	0.00	7.77	
Sioux City MSA	13	1.45	0.69	0.00	5.03	0.00	79.55	38.46	14.73	61.54	6.81	N/A	0.00	3.31	26.67	
Waterloo-Cedar Falls MSA	33	3.68	2.25	0.00	3.45	0.00	60.57	54.55	33.73	45.45	7.82	N/A	0.00	7.72	8.14	
Greater Rural IA	688	76.79	0.00	0.00	0.49	0.15	93.00	93.60	6.47	6.25	9.33	N/A	8.33	9.16	12.65	

* Based on 2003 Peer Small Business Data -- IA

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: IOWA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Des Moines MSA	4,584	55.76	17.53	11.71	19.00	29.68	25.50	29.11	37.98	29.50	33.81	28.72	32.01	36.00	36.28	
Limited Review:																
Cedar Rapids MSA	1,131	13.76	15.76	13.92	19.79	28.39	26.71	30.56	37.74	27.12	22.82	16.68	20.84	24.83	28.59	
Iowa City MSA	339	4.12	18.52	9.25	18.59	27.46	24.48	28.96	38.42	34.33	10.68	6.94	9.77	11.53	12.71	
Sioux City MSA	234	2.85	17.31	13.57	19.05	25.79	24.22	20.81	39.42	39.82	14.65	11.41	14.54	11.25	19.65	
Waterloo-Cedar Falls MSA	243	2.96	17.41	15.35	20.48	18.60	23.26	26.51	38.86	39.53	9.13	8.22	6.43	8.56	13.10	
Greater Rural IA	1,690	20.56	15.88	12.39	18.70	25.86	25.90	27.13	39.51	34.62	25.85	23.58	24.13	24.79	29.38	

* Based on 2003 Peer Mortgage Data: IA and IL.

** As a percentage of loans with borrower income information available. No information was available for 4.26% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: IOWA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*								
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp				
Full Review:																			
Des Moines MSA	278	34.28	17.53	10.74	19.00	27.27	25.50	29.34	37.98	32.64	9.48	8.13	9.97	9.37	9.73				
Limited Review:																			
Cedar Rapids MSA	68	8.38	15.76	11.94	19.79	28.36	26.71	34.33	37.74	25.37	7.34	5.59	8.77	7.72	6.59				
Iowa City MSA	8	0.99	18.52	0.00	18.59	37.50	24.48	37.50	38.42	25.00	2.57	0.00	3.70	3.41	1.74				
Sioux City MSA	47	5.80	17.31	17.02	19.05	12.77	24.22	38.30	39.42	31.91	7.48	9.20	4.55	9.89	6.61				
Waterloo-Cedar Falls MSA	54	6.66	17.41	13.21	20.48	24.53	23.26	37.74	38.86	24.53	16.01	14.89	16.46	18.69	13.27				
Greater Rural IA	356	43.90	15.88	5.19	18.70	22.48	25.90	29.97	39.51	42.36	26.65	11.84	27.46	26.74	30.82				

* Based on 2003 Peer Mortgage Data: IA and IL.

** As a percentage of loans with borrower income information available. No information was available for 5.80% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: IOWA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Des Moines MSA	8,992	43.97	17.53	7.72	19.00	21.58	25.50	26.86	37.98	43.83	20.55	17.19	18.91	19.93	22.78	
Limited Review:																
Cedar Rapids MSA	3,278	16.03	15.76	11.35	19.79	22.20	26.71	27.48	37.74	38.96	20.22	19.40	18.13	18.86	23.19	
Iowa City MSA	625	3.06	18.52	3.30	18.59	21.23	24.48	29.01	38.42	46.46	6.56	3.01	6.31	6.27	7.60	
Sioux City MSA	771	3.77	17.31	9.57	19.05	16.07	24.22	30.77	39.42	43.59	15.61	13.41	12.93	17.33	16.29	
Waterloo-Cedar Falls MSA	824	4.03	17.41	9.55	20.48	22.39	23.26	32.39	38.86	35.67	13.61	13.63	14.57	14.70	12.14	
Greater Rural IA	5,960	29.14	15.88	6.23	18.70	17.91	25.90	28.97	39.51	46.90	27.78	22.47	24.49	27.52	30.51	

* Based on 2003 Peer Mortgage Data: IA and IL.

** As a percentage of loans with borrower income information available. No information was available for 30.52% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: IOWA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Des Moines MSA	1,264	36.83	60.48	60.68	87.66	5.93	6.41	9.45	14.60
Limited Review:									
Cedar Rapids MSA	477	13.90	61.29	60.59	85.53	8.81	5.66	6.87	12.67
Iowa City MSA	108	3.15	63.41	70.37	88.89	5.56	5.56	2.74	3.81
Sioux City MSA	213	6.21	60.01	62.91	84.51	7.98	7.51	8.91	16.15
Waterloo-Cedar Falls MSA	204	5.94	61.83	68.63	87.75	7.84	4.41	6.42	10.81
Greater Rural IA	1,166	33.97	64.11	67.50	88.85	6.26	4.89	7.75	12.25

* Based on 2003 Peer Small Business Data -- IA

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: IOWA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Des Moines MSA	115	12.83	94.59	84.35	75.65	19.13	5.22	28.46	26.35
Limited Review:									
Cedar Rapids MSA	38	4.24	96.52	78.95	71.05	26.32	2.63	7.05	6.05
Iowa City MSA	9	1.00	96.35	100.0	88.89	11.11	0.00	1.34	1.42
Sioux City MSA	13	1.45	94.63	69.23	92.31	7.69	0.00	6.81	5.88
Waterloo-Cedar Falls MSA	33	3.68	95.35	93.94	60.61	39.39	0.00	7.82	7.62
Greater Rural IA	688	76.79	97.30	85.03	74.71	20.93	4.36	9.33	9.77

* Based on 2003 Peer Small Business Data -- IA

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: IOWA		Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Des Moines MSA	0	0	196	16,014	196	16,014	60.39	3	6,019
Limited Review:									
Cedar Rapids MSA	0	0	75	3,484	75	3,484	13.14	1	114
Iowa City MSA	0	0	12	47	12	47	0.18	0	0
Sioux City MSA	0	0	49	4,005	49	4,005	15.10	1	167
Waterloo-Cedar Falls MSA	0	0	24	1,126	24	1,126	4.25	0	0
Greater Rural IA	0	0	161	1,201	161	1,201	4.53	1	170
Statewide	0	0	2	640	2	640	2.41	1	2,920

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: IOWA																	
Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Des Moines MSA	64.74	23	33.33	4.35	8.70	65.22	21.74	1	4	-1	0	0	-2	4.47	21.55	51.23	22.74
Limited Review:																	
Cedar Rapids MSA	11.35	10	14.49	0.00	40.00	40.00	20.00	1	4	-1	1	-3	0	0.96	13.30	64.86	20.88
Iowa City MSA	0.23	2	2.90	50.00	50.00	0.00	0.00	1	0	1	0	0	0	3.27	32.80	40.52	23.41
Sioux City MSA	5.22	4	5.80	0.00	25.00	25.00	50.00	0	0	0	0	0	0	0.05	19.36	52.57	28.01
Waterloo-Cedar Falls MSA	3.92	5	7.25	20.00	0.00	80.00	0.00	0	0	0	0	0	0	2.96	25.75	46.41	24.88
Greater Rural IA	14.53	25	36.23	0.00	4.00	80.00	16.00	0	3	0	0	-1	-2	0.24	2.99	81.50	14.49

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: MICHIGAN												
Evaluation Period: JANUARY 1, 1999 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Rural Michigan	97.92	8,132	699,501	3,360	203,646	32	923	43	14,228	11,567	918,298	100.00
Limited Review:												
Traverse City	2.08	230	50,553	14	496	2	30	0	0	246	51,079	0.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 1999 to September 30, 2004.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: MICHIGAN												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Rural Michigan	97.03	3,435	293,025	1,011	44,029	16	474	11	5,047	4,473	342,575	100.00
Limited Review:												
Traverse City	2.97	121	25,686	14	496	2	30	0	0	137	26,212	0.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Rural Michigan	568	96.43	0.00	0.00	10.49	14.08	81.70	73.59	7.81	12.32	28.24	0.00	30.00	26.67	39.55
Limited Review:															
Traverse City	21	3.57	0.00	0.00	0.00	0.00	44.68	47.62	55.32	52.38	5.10	0.00	0.00	6.37	4.31

* Based on 2003 Peer Mortgage Data: Central Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Rural Michigan	50	100.00	0.00	0.00	10.49	12.00	81.70	82.00	7.81	6.00	21.19	0.00	17.14	21.69	25.00
Limited Review:															
Traverse City	0	0.00	0.00	0.00	0.00	0.00	44.68	0.00	55.32	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2003 Peer Mortgage Data: Central Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Rural Michigan	2,817	96.57	0.00	0.00	10.49	10.83	81.70	76.82	7.81	12.35	31.17	0.00	37.42	29.28	41.88	
Limited Review:																
Traverse City	100	3.43	0.00	0.00	0.00	0.00	44.68	33.00	55.32	67.00	3.81	0.00	0.00	3.09	4.31	

* Based on 2003 Peer Mortgage Data: Central Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Rural Michigan	0	0.00	0.00	0.00	19.91	0.00	78.90	0.00	1.19	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Traverse City	0	0.00	0.00	0.00	0.00	0.00	22.22	0.00	77.78	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2003 Peer Mortgage Data: Central Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Rural Michigan	1,011	94.05	0.00	0.00	15.49	11.97	79.03	79.03	5.48	9.00	19.34	N/A	16.53	19.21	27.00	
Limited Review:																
Traverse City	64	5.95	0.00	0.00	0.00	0.00	61.73	59.38	38.27	40.63	1.62	N/A	N/A	1.48	1.71	

* Based on 2003 Peer Small Business Data -- MI

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Rural Michigan	16	100.0	0.00	0.00	9.16	18.75	85.18	81.25	5.66	0.00	34.04	N/A	100.00	29.55	N/A	
Limited Review:																
Traverse City	0	0.00	0.00	0.00	0.00	0.00	54.77	0.00	45.23	0.00	8.00	N/A	N/A	0.00	14.29	

* Based on 2003 Peer Small Business Data -- MI

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Rural Michigan	568	96.43	18.80	9.37	20.68	22.70	23.30	25.59	37.22	42.34	30.90	24.20	31.67	29.01	33.91	
Limited Review:																
Traverse City	21	3.57	9.63	0.00	14.52	23.81	23.70	14.29	52.16	61.90	6.44	0.00	15.15	5.66	5.58	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 2.21% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Rural Michigan	50	100.00	18.80	12.50	20.68	25.00	23.30	41.67	37.22	20.83	21.05	20.69	24.00	26.67	13.51	
Limited Review:																
Traverse City	0	0.00	9.63	0.00	14.52	0.00	23.70	0.00	52.16	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 4.00% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Rural Michigan	2,817	96.57	18.80	6.35	20.68	17.56	23.30	28.87	37.22	47.23	25.50	20.31	23.81	25.64	27.06	
Limited Review:																
Traverse City	100	3.43	9.63	1.18	14.52	12.94	23.70	17.65	52.16	68.24	4.26	1.30	5.39	4.29	4.25	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 32.84% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*					
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less				
Full Review:													
Rural Michigan	1,011	94.05	66.98	52.23	91.89	4.75	3.36	19.34	29.04				
Limited Review:													
Traverse City	64	5.95	67.71	65.63	98.44	1.56	0.00	1.62	1.86				

* Based on 2003 Peer Small Business Data -- MI

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MICHIGAN			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Rural Michigan	16	100.00	92.45	68.75	93.75	6.25	0.00	34.04	30.56
Limited Review:									
Traverse City	0	0.00	93.64	0.00	0.00	0.00	0.00	8.00	9.52

* Based on 2003 Peer Small Business Data -- MI

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MICHIGAN			Evaluation Period: JANUARY 1, 1999 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Rural Michigan	0	0	28	4,763	28	4,763	100.00	1	289
Limited Review:									
Traverse City	0	0	0	0	0	0	0.00	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: MICHIGAN				Evaluation Period: JANUARY 1, 1999 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Rural Michigan	100.00	24	96.00	0.00	16.67	83.33	0.00	0	9	0	-2	-6	-1	0.00	11.18	81.61	7.21
Limited Review:																	
Traverse City	0.00	1	4.00	0.00	0.00	0.00	100.00	1	0	0	0	0	1	0.00	0.00	44.67	55.33

Table 1. Total Lending Volume

LENDING VOLUME		Geography: MINNESOTA				Evaluation Period: FEBRUARY 1, 2000 TO SEPTEMBER 30, 2004						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Greater Rural MN	69.74	74,209	7,388,062	10,191	735,598	3,373	255,729	44	64,277	87,817	8,443,666	92.77
Limited Review:												
Duluth-Superior MSA	10.43	11,403	984,694	1,705	120,120	10	294	11	41,151	13,139	1,146,259	3.27
Rochester MSA	10.63	11,596	1,459,744	1,585	132,649	195	16,648	8	5,857	13,384	1,614,898	2.39
St Cloud MSA	8.26	9,266	963,905	1,053	95,944	82	7,330	5	6,896	10,406	1,074,075	1.37
Northeast Rural MN	0.95	1,082	105,572	108	4,350	1	3	0	106	1,191	110,031	0.20

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from February 1, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME		Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Greater Rural MN	70.60	29,962	3,315,624	3,853	239,201	970	79,517	13	26,025	34,798	3,660,367	92.77
Limited Review:												
Duluth-Superior MSA	10.07	4,258	417,231	694	36,355	6	224	5	8,325	4,963	462,135	3.27
Rochester MSA	9.98	4,190	579,653	672	49,120	49	4,358	6	5,030	4,917	638,161	2.39
St Cloud MSA	8.36	3,687	420,623	406	39,238	29	2,787	0	1,893	4,122	464,541	1.37
Northeast Rural MN	0.99	436	47,483	52	1,879	1	3	0	87	489	49,452	0.20

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Greater Rural MN	7,128	68.56	0.20	0.00	6.37	4.63	82.62	76.73	10.80	18.64	31.17	0.00	27.13	30.53	35.57	
Limited Review:																
Duluth-Superior MSA	846	8.14	1.00	2.36	14.86	17.85	60.47	48.70	23.67	31.09	23.74	21.74	23.70	22.89	25.43	
Rochester MSA	1,421	13.67	0.00	0.00	10.87	9.08	66.85	64.25	22.27	26.67	32.89	0.00	33.51	33.94	30.42	
St Cloud MSA	938	9.02	0.00	0.11	7.89	4.37	73.68	71.22	18.43	24.31	20.96	20.00	14.86	21.36	21.35	
Northeast Rural MN	64	0.62	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	25.60	0.00	0.00	25.60	0.00	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Greater Rural MN	1,097	65.07	0.20	0.00	6.37	5.65	82.62	78.94	10.80	15.41	29.55	0.00	33.33	29.56	28.45	
Limited Review:																
Duluth-Superior MSA	337	19.99	1.00	0.89	14.86	13.35	60.47	62.02	23.67	23.74	32.81	25.00	36.89	33.66	29.41	
Rochester MSA	73	4.33	0.00	0.00	10.87	12.33	66.85	64.38	22.27	23.29	13.98	0.00	12.68	13.09	18.48	
St. Cloud MSA	134	7.95	0.00	0.00	7.89	10.45	73.68	63.43	18.43	26.12	21.90	0.00	25.00	19.45	30.17	
Northeast Rural MN	45	2.67	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	77.59	0.00	0.00	77.59	0.00	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Greater Rural MN	21,700	71.40	0.20	0.00	6.37	4.61	82.62	75.79	10.80	19.60	28.40	0.00	27.27	27.11	35.19	
Limited Review:																
Duluth-Superior MSA	3,066	10.09	1.00	0.62	14.86	12.10	60.47	54.24	23.67	33.04	23.62	13.48	26.77	23.56	23.04	
Rochester MSA	2,691	8.85	0.00	0.00	10.87	7.02	66.85	61.98	22.27	30.99	25.19	0.00	21.11	25.26	26.21	
St Cloud MSA	2,610	8.59	0.00	0.00	7.89	4.98	73.68	67.85	18.43	27.16	19.63	0.00	18.21	18.77	22.60	
Northeast Rural MN	326	1.07	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	37.40	0.00	0.00	37.40	0.00	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*						
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:																	
Greater Rural MN	37	64.91	0.04	0.00	8.62	5.41	81.91	81.08	9.43	13.51	37.37	0.00	33.33	37.04	41.67		
Limited Review:																	
Duluth-Superior MSA	9	15.79	26.14	11.11	27.17	22.22	35.64	22.22	11.05	44.44	20.00	11.11	14.29	14.29	50.00		
Rochester MSA	5	8.77	0.00	0.00	34.28	40.00	54.46	60.00	11.27	0.00	14.71	0.00	15.38	23.08	0.00		
St Cloud MSA	5	8.77	1.91	20.00	17.24	0.00	66.46	60.00	14.39	20.00	13.89	100.00	0.00	14.29	14.29		
Northeast Rural MN	1	1.75	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	25.00	0.00	0.00	25.00	0.00		

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans						
Full Review:																
Greater Rural MN	3,718	67.09	0.08	0.00	7.57	6.16	84.21	81.12	8.13	12.72	11.37	4.35	9.61	10.91	16.46	
Limited Review:																
Duluth-Superior MSA	694	12.52	14.22	14.55	17.56	19.45	51.68	51.73	16.54	14.27	17.89	18.60	19.32	18.46	14.26	
Rochester MSA	672	12.13	0.00	0.00	22.12	24.26	58.07	49.85	19.52	25.89	20.85	N/A	23.82	19.16	22.03	
St. Cloud MSA	406	7.33	4.47	3.20	11.34	13.79	69.60	63.05	14.58	19.95	9.24	7.84	12.20	8.50	10.61	
Northeast Rural MN	52	0.94	0.00	0.00	0.00	0.00	100.0	100.0	0.00	0.00	16.00	N/A	N/A	16.00	N/A	

* Based on 2003 Peer Small Business Data -- MN

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Greater Rural MN	951	91.80	0.00	0.00	3.16	2.84	89.97	79.81	6.87	17.35	13.39	0.00	11.81	11.96	32.30	
Limited Review:																
Duluth-Superior MSA	6	0.58	4.03	0.00	12.45	16.67	59.71	66.67	23.81	16.67	21.43	0.00	33.33	21.05	20.00	
Rochester MSA	49	4.73	0.00	0.00	2.83	0.00	84.91	83.67	12.26	16.33	35.82	N/A	0.00	35.40	40.00	
St Cloud MSA	29	2.80	0.17	0.00	12.78	6.90	81.78	86.21	5.26	6.90	7.27	N/A	6.06	6.94	33.33	
Northeast Rural MN	1	0.10	0.00	0.00	0.00	0.00	100.0	100.0	0.00	0.00	100.00	N/A	N/A	100.00	N/A	

* Based on 2003 Peer Small Business Data -- MN

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Greater Rural MN	7,128	68.56	17.26	9.03	19.22	25.59	25.71	28.95	37.81	36.43	35.21	33.74	34.73	34.36	36.69	
Limited Review:																
Duluth-Superior MSA	846	8.14	18.25	12.10	18.56	27.26	23.64	24.33	39.56	36.31	27.23	25.71	31.19	25.16	26.69	
Rochester MSA	1,421	13.67	15.78	20.21	19.10	33.29	27.59	22.43	37.52	24.07	35.34	38.71	36.18	32.88	34.14	
St Cloud MSA	938	9.02	15.99	11.28	18.95	30.37	27.49	33.73	37.57	24.62	23.33	22.27	22.00	25.33	23.07	
Northeast Rural MN	64	0.62	15.89	4.76	19.13	33.33	26.42	23.81	38.55	38.10	29.58	27.27	36.21	34.88	23.76	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** As a percentage of loans with borrower income information available. No information was available for 1.95% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Greater Rural MN	1,097	65.07	17.26	8.42	19.22	19.33	25.71	33.21	37.81	39.04	29.69	28.35	28.63	30.48	29.89	
Limited Review:																
Duluth-Superior MSA	337	19.99	18.25	8.43	18.56	21.69	23.64	32.53	39.56	37.35	32.90	28.87	33.18	33.64	33.16	
Rochester MSA	73	4.33	15.78	12.50	19.10	22.22	27.59	36.11	37.52	29.17	13.98	10.11	11.43	19.40	13.82	
St. Cloud MSA	134	7.95	15.99	8.33	18.95	15.15	27.49	39.39	37.57	37.12	21.85	14.86	16.26	23.11	26.92	
Northeast Rural MN	45	2.67	15.89	11.11	19.13	24.44	26.42	24.44	38.55	40.00	77.59	83.33	84.62	100.00	64.29	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** As a percentage of loans with borrower income information available. No information was available for 1.42% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Greater Rural MN	21,700	71.40	17.26	4.64	19.22	17.90	25.71	29.74	37.81	47.71	26.90	19.18	23.16	25.81	30.80	
Limited Review:																
Duluth-Superior MSA	3,066	10.09	18.25	5.78	18.56	18.06	23.64	27.43	39.56	48.73	23.54	16.18	21.74	21.66	27.17	
Rochester MSA	2,691	8.85	15.78	8.32	19.10	24.96	27.59	32.49	37.52	34.23	21.36	16.63	22.27	23.46	20.41	
St Cloud MSA	2,610	8.59	15.99	6.00	18.95	19.62	27.49	36.59	37.57	37.78	17.43	11.61	13.91	18.59	20.52	
Northeast Rural MN	326	1.07	15.89	5.19	19.13	14.81	26.42	27.41	38.55	52.59	36.36	37.50	28.78	40.32	37.08	

* Based on 2003 Peer Mortgage Data: ND MN and WI.

** As a percentage of loans with borrower income information available. No information was available for 25.54% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MINNESOTA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Greater Rural MN	3,718	67.09	67.90	69.07	86.63	8.15	5.22	11.37	19.82
Limited Review:									
Duluth-Superior MSA	694	12.52	63.28	64.99	90.20	5.04	4.76	17.89	31.51
Rochester MSA	672	12.13	64.52	58.48	83.63	9.08	7.29	20.85	29.63
St Cloud MSA	406	7.33	65.02	62.32	80.54	7.88	11.58	9.24	14.47
Northeast Rural MN	52	0.94	69.75	76.92	92.31	5.77	1.92	16.00	30.08

* Based on 2003 Peer Small Business Data -- MN

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MINNESOTA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Greater Rural MN	951	91.80	96.81	85.80	76.03	18.82	5.15	13.39	12.87
Limited Review:									
Duluth-Superior MSA	6	0.58	91.52	83.33	100.0	0.00	0.00	21.43	19.23
Rochester MSA	49	4.73	95.15	73.47	73.47	18.37	8.16	35.82	30.97
St Cloud MSA	29	2.80	96.01	72.41	75.86	13.79	10.34	7.27	5.47
Northeast Rural MN	1	0.10	94.74	100.0	100.0	0.00	0.00	100.00	100.00

* Based on 2003 Peer Small Business Data -- MN

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: MINNESOTA		Evaluation Period: FEBRUARY 1, 2000 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Greater Rural MN	0	0	210	11,062	210	11,062	30.63	4	1,008
Limited Review:									
Duluth-Superior MSA	0	0	47	8,416	47	8,416	23.30	0	0
Rochester MSA	0	0	19	6,796	19	6,796	18.82	1	630
St Cloud MSA	0	0	19	3,059	19	3,059	8.47	4	2,888
Northeast Rural MN	0	0	0	0	0	0	0.00	0	0
Statewide	1	1,203	6	5,582	7	6,785	18.79	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: MINNESOTA				Evaluation Period: FEBRUARY 1, 2000 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Greater Rural MN	92.77	46	64.79	0.00	8.70	84.78	6.52	1	8	0	1	-7	-1	0.36	6.41	82.38	10.85
Limited Review:																	
Duluth-Superior MSA	3.27	12	16.90	8.33	41.67	41.67	8.33	2	0	0	2	0	0	3.93	17.52	55.92	22.63
Rochester MSA	2.39	6	8.45	0.00	33.33	50.00	16.67	0	1	0	0	-1	0	0.00	15.00	63.79	21.00
St Cloud MSA	1.37	5	7.04	20.00	20.00	20.00	40.00	1	1	0	0	-1	1	0.66	9.93	71.05	18.36
Northeast Rural MN	0.20	2	2.82	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: MONTANA				Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004								
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Billings MSA	16.63	4,899	499,018	740	58,156	76	7,023	5	2,275	5,720	566,472	16.63
Northern Rural MT	27.72	7,424	745,358	1,515	60,341	581	34,159	16	2,846	9,536	842,704	35.01
Limited Review:												
Great Falls MSA	19.18	5,928	452,675	601	40,412	67	7,632	2	285	6,598	501,004	12.56
Missoula MSA	10.98	3,364	426,565	409	15,245	2	90	4	3,587	3,779	445,487	4.71
Greater Rural MT	25.49	7,252	761,102	1,288	56,743	217	13,029	14	3,586	8,771	834,460	31.09

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from March 14, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: MONTANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Billings MSA	17.25	1,940	217,400	306	19,074	27	2,644	2	1,120	2,275	240,238	16.63
Northern Rural MT	28.30	2,930	324,111	601	19,787	199	11,160	2	300	3,732	355,358	35.01
Limited Review:												
Great Falls MSA	17.29	2,024	196,474	233	13,143	23	1,441	0	0	2,280	211,058	12.56
Missoula MSA	12.36	1,453	203,434	176	7,002	0	0	1	21	1,630	210,457	4.71
Greater Rural MT	24.80	2,646	303,022	552	23,003	71	4,209	2	200	3,271	330,434	31.09

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MONTANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Billings MSA	551	21.74	1.60	0.91	10.16	8.71	68.29	64.43	19.95	25.95	15.10	8.33	14.63	14.50	17.59	
Northern Rural MT	598	23.60	0.01	0.00	4.75	3.85	66.96	61.20	28.28	34.95	16.95	0.00	34.33	16.14	17.43	
Limited Review:																
Great Falls MSA	407	16.06	0.11	0.00	11.87	12.78	72.01	61.43	16.02	25.80	21.38	0.00	19.19	20.87	24.19	
Missoula MSA	322	12.71	0.00	0.00	13.67	18.63	72.98	69.57	13.35	11.80	13.00	0.00	13.42	13.03	12.18	
Greater Rural MT	656	25.89	0.00	0.00	4.50	2.90	65.16	58.84	30.35	38.26	18.90	0.00	36.54	20.46	16.38	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MONTANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Billings MSA	21	7.09	1.60	0.00	10.16	23.81	68.29	66.67	19.95	9.52	4.29	0.00	10.20	4.14	2.08	
Northern Rural MT	41	13.85	0.01	0.00	4.75	2.44	66.96	65.85	28.28	31.71	16.14	0.00	8.33	18.75	13.27	
Limited Review:																
Great Falls MSA	151	51.01	0.11	0.00	11.87	13.25	72.01	68.21	16.02	18.54	25.68	0.00	27.03	25.18	26.67	
Missoula MSA	16	5.41	0.00	0.00	13.67	31.25	72.98	62.50	13.35	6.25	5.65	0.00	16.13	4.78	2.33	
Greater Rural MT	67	22.64	0.00	0.00	4.50	4.48	65.16	79.10	30.35	16.42	24.91	0.00	37.50	28.49	14.67	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MONTANA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Billings MSA	1,368	16.78	1.60	1.17	10.16	8.26	68.29	65.57	19.95	25.00	16.33	23.53	18.93	15.57	17.52	
Northern Rural MT	2,284	28.01	0.01	0.00	4.75	3.11	66.96	62.70	28.28	34.19	22.39	0.00	44.94	21.85	22.30	
Limited Review:																
Great Falls MSA	1,466	17.98	0.11	0.00	11.87	9.28	72.01	68.62	16.02	22.10	29.59	0.00	27.64	29.54	30.68	
Missoula MSA	1,114	13.66	0.00	0.00	13.67	12.30	72.98	75.04	13.35	12.66	14.19	0.00	14.32	14.82	11.27	
Greater Rural MT	1,921	23.56	0.00	0.00	4.50	3.18	65.16	58.41	30.35	38.42	22.34	0.00	30.05	26.16	17.97	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MONTANA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Billings MSA	0	0.00	5.95	0.00	17.03	0.00	62.43	0.00	14.60	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Rural MT	2	40.00	0.00	0.00	8.47	0.00	60.01	100.00	31.52	0.00	16.67	0.00	0.00	28.57	0.00	
Limited Review:																
Great Falls MSA	0	0.00	11.78	0.00	31.62	0.00	53.79	0.00	2.81	0.00	0.00	0.00	0.00	0.00	0.00	
Missoula MSA	1	20.00	0.00	0.00	36.83	0.00	50.11	100.00	13.06	0.00	4.00	0.00	0.00	7.69	0.00	
Greater Rural MT	2	40.00	0.00	0.00	21.63	50.00	53.94	50.00	24.43	0.00	25.00	0.00	50.00	50.00	0.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MONTANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans						
Full Review:																
Billings MSA	306	16.38	4.68	5.88	13.33	9.80	70.73	70.59	11.25	13.73	5.75	9.00	4.10	5.86	6.01	
Northern Rural MT	601	32.17	0.00	0.00	4.94	5.82	66.59	63.06	28.47	31.11	7.75	N/A	13.36	7.04	8.86	
Limited Review:																
Great Falls MSA	233	12.47	13.21	10.73	20.86	21.46	57.51	57.08	8.42	10.73	9.48	9.54	11.48	8.97	9.00	
Missoula MSA	176	9.42	0.00	0.00	35.27	33.52	57.15	58.52	7.59	7.95	4.17	N/A	4.34	4.11	3.95	
Greater Rural MT	552	29.55	0.00	0.00	8.06	8.33	61.17	54.89	30.78	36.78	6.69	N/A	9.43	6.84	6.08	

* Based on 2003 Peer Small Business Data -- MT

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MONTANA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Billings MSA	27	8.44	4.85	0.00	4.65	0.00	83.03	85.19	7.47	14.81	7.12	N/A	0.00	6.45	22.22	
Northern Rural MT	199	62.19	0.00	0.00	1.61	3.02	88.75	91.46	9.64	5.53	11.90	0.00	6.45	11.78	25.00	
Limited Review:																
Great Falls MSA	23	7.19	3.68	4.35	3.68	4.35	88.24	91.30	4.41	0.00	16.79	50.00	25.00	16.54	0.00	
Missoula MSA	0	0.00	0.00	0.00	20.09	0.00	74.43	0.00	5.48	0.00	0.00	N/A	0.00	0.00	0.00	
Greater Rural MT	71	22.19	0.00	0.00	7.71	11.27	73.25	88.73	19.04	0.00	7.76	N/A	41.18	7.93	0.00	

* Based on 2003 Peer Small Business Data -- MT

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MONTANA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Billings MSA	551	21.74	19.36	6.18	18.07	22.97	23.63	26.83	38.94	44.02	17.93	13.68	18.68	16.77	19.18	
Northern Rural MT	598	23.60	17.86	5.66	17.28	15.44	22.99	27.79	41.88	51.11	20.19	23.61	20.36	20.43	19.68	
Limited Review:																
Great Falls MSA	407	16.06	18.42	3.73	18.98	15.67	24.09	30.35	38.51	50.25	24.54	17.44	19.03	24.85	27.67	
Missoula MSA	322	12.71	19.20	4.08	18.95	11.91	22.65	34.48	39.20	49.53	14.37	12.50	8.54	18.24	14.80	
Greater Rural MT	656	25.89	16.05	4.38	17.38	13.28	23.70	28.44	42.87	53.91	21.29	23.48	21.41	22.61	20.47	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.84% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MONTANA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Billings MSA	21	7.09	19.36	15.79	18.07	15.79	23.63	31.58	38.94	36.84	4.08	6.98	3.16	4.48	3.61	
Northern Rural MT	41	13.85	17.86	2.44	17.28	19.51	22.99	19.51	41.88	58.54	17.30	8.33	19.51	12.12	20.34	
Limited Review:																
Great Falls MSA	151	51.01	18.42	4.67	18.98	17.33	24.09	30.67	38.51	47.33	26.00	16.67	24.53	26.29	27.95	
Missoula MSA	16	5.41	19.20	12.50	18.95	18.75	22.65	31.25	39.20	37.50	5.86	6.67	6.38	6.25	5.17	
Greater Rural MT	67	22.64	16.05	4.48	17.38	13.43	23.70	26.87	42.87	55.22	25.67	11.11	27.27	23.08	30.08	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 1.01% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MONTANA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Billings MSA	1,368	16.78	19.36	5.48	18.07	14.96	23.63	27.97	38.94	51.58	17.50	15.86	15.78	17.48	18.28	
Northern Rural MT	2,284	28.01	17.86	3.04	17.28	12.49	22.99	26.13	41.88	58.34	23.76	22.39	24.61	24.47	23.35	
Limited Review:																
Great Falls MSA	1,466	17.98	18.42	2.98	18.98	13.58	24.09	24.42	38.51	59.02	31.66	20.00	31.12	30.04	33.54	
Missoula MSA	1,114	13.66	19.20	3.07	18.95	16.70	22.65	25.92	39.20	54.30	14.46	9.65	15.36	14.15	14.77	
Greater Rural MT	1,921	23.56	16.05	3.61	17.38	12.47	23.70	23.96	42.87	59.96	23.04	24.89	26.19	23.57	22.18	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 16.57% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MONTANA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Billings MSA	306	16.38	66.15	63.07	89.87	4.25	5.88	5.75	8.73	
Northern Rural MT	601	32.17	66.03	65.56	95.01	3.33	1.66	7.75	11.41	
Limited Review:										
Great Falls MSA	233	12.47	65.97	62.66	88.84	7.30	3.86	9.48	14.05	
Missoula MSA	176	9.42	64.92	65.91	94.89	2.27	2.84	4.17	6.14	
Greater Rural MT	552	29.55	67.25	67.57	93.30	3.99	2.72	6.69	9.39	

* Based on 2003 Peer Small Business Data -- MT

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MONTANA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Billings MSA	27	8.44	90.91	77.78	62.96	22.22	14.81	7.12	6.31
Northern Rural MT	199	62.19	95.76	92.46	84.42	15.08	0.50	11.90	11.54
Limited Review:									
Great Falls MSA	23	7.19	93.63	95.65	86.96	8.70	4.35	16.79	16.42
Missoula MSA	0	0.00	89.95	0.00	0.00	0.00	0.00	0.00	0.00
Greater Rural MT	71	22.19	95.29	95.77	83.10	14.08	2.82	7.76	7.85

* Based on 2003 Peer Small Business Data -- MT

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: MONTANA				Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004		
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Billings MSA	0	0	53	831	53	831	6.45	0	0
Northern Rural MT	1	902	61	4,360	62	5,262	40.82	1	374
Limited Review:									
Great Falls MSA	0	0	21	3,965	21	3,965	30.75	0	0
Missoula MSA	0	0	14	1,242	14	1,242	9.63	0	0
Greater Rural MT	0	0	35	1,593	35	1,593	12.35	1	1,000

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
				Geography: MONTANA				Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Billings MSA	16.63	6	13.04	0.00	0.00	83.33	16.67	0	0	0	0	0	0	2.78	12.48	66.17	18.57
Northern Rural MT	35.01	17	36.96	0.00	11.76	64.71	23.53	1	0	0	0	0	1	0.43	7.30	65.05	27.23
Limited Review:																	
Great Falls MSA	12.56	5	10.87	20.00	0.00	60.00	20.00	0	1	0	0	-1	0	0.90	16.06	71.11	11.93
Missoula MSA	4.71	4	8.70	0.00	50.00	25.00	25.00	0	0	0	0	0	0	0.00	18.66	69.39	11.95
Greater Rural MT	31.09	14	30.43	0.00	7.14	85.71	7.14	1	0	0	1	0	0	0.00	8.27	62.57	29.16

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: NEBRASKA												
Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Omaha MSA	55.87	26,788	2,953,235	2,868	133,382	51	5,430	24	72,469	29,731	3,164,516	45.67
Limited Review:												
Lincoln MSA	24.21	10,591	1,099,007	2,227	111,188	36	3,568	29	19,350	12,883	1,233,113	29.67
Greater Rural NE	19.92	5,652	397,416	2,739	168,813	2,183	168,247	28	6,797	10,602	741,273	24.66

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from June 13, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: NEBRASKA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Omaha MSA	60.62	12,205	1,442,312	1,177	48,176	18	1,730	7	11,208	13,407	1,503,426	45.67
Limited Review:												
Lincoln MSA	25.81	4,957	522,682	735	37,112	10	585	5	1,544	5,707	561,923	29.67
Greater Rural NE	13.57	1,695	116,315	730	43,285	568	44,960	8	2,439	3,001	206,999	24.66

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Omaha MSA	3,141	65.48	2.61	1.05	16.45	9.36	49.62	41.71	31.31	47.88	16.04	11.96	12.35	15.34	17.94	
Limited Review:																
Lincoln MSA	1,071	22.33	0.63	0.84	14.02	12.04	55.22	51.54	30.13	35.57	14.12	16.67	13.03	13.62	15.36	
Greater Rural NE	585	12.20	0.00	0.00	1.64	1.71	75.00	65.30	23.35	32.99	17.73	0.00	22.22	16.35	21.00	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Omaha MSA	353	56.21	2.61	0.85	16.45	19.83	49.62	50.14	31.31	29.18	13.00	3.53	13.44	13.84	12.39	
Limited Review:																
Lincoln MSA	151	24.04	0.63	0.66	14.02	19.87	55.22	46.36	30.13	33.11	17.20	10.00	21.13	14.03	22.03	
Greater Rural NE	124	19.75	0.00	0.00	1.64	0.81	75.00	73.39	23.35	25.81	32.89	0.00	14.29	31.16	41.03	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Omaha MSA	8,708	58.90	2.61	0.85	16.45	8.23	49.62	46.89	31.31	44.03	15.50	13.10	14.71	16.14	15.08	
Limited Review:																
Lincoln MSA	3,724	25.19	0.63	0.38	14.02	9.21	55.22	49.87	30.13	40.55	14.84	11.57	13.95	15.02	14.87	
Greater Rural NE	2,353	15.91	0.00	0.00	1.64	2.38	75.00	59.03	23.35	38.59	25.63	0.00	49.12	23.62	28.51	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Omaha MSA	3	15.79	5.20	0.00	25.91	33.33	53.36	66.67	15.52	0.00	2.26	0.00	1.61	3.85	0.00	
Limited Review:																
Lincoln MSA	9	47.37	14.41	22.22	34.73	77.78	33.32	0.00	17.38	0.00	9.09	7.69	15.56	0.00	0.00	
Greater Rural NE	7	36.84	0.00	0.00	10.49	0.00	57.05	100.00	32.46	0.00	70.00	0.00	0.00	87.50	0.00	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Omaha MSA	1,177	44.72	4.36	4.33	17.74	15.29	51.27	49.02	26.62	31.35	6.50	5.35	6.03	6.85	6.41	
Limited Review:																
Lincoln MSA	725	27.55	2.44	3.17	33.99	30.76	40.38	40.14	21.80	25.93	10.20	16.08	10.40	10.44	9.23	
Greater Rural NE	730	27.74	0.00	0.00	3.24	3.70	78.02	73.42	18.74	22.88	9.17	0.00	12.69	9.05	9.16	

* Based on 2003 Peer Small Business Data -- NE

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Omaha MSA	18	3.02	0.37	0.00	7.30	0.00	65.04	44.44	27.29	55.56	5.92	0.00	0.00	4.79	8.77	
Limited Review:																
Lincoln MSA	10	1.68	0.70	0.00	9.65	10.00	67.54	20.00	21.93	70.00	4.85	0.00	12.50	1.39	13.21	
Greater Rural NE	568	95.30	0.00	0.00	3.19	3.52	84.19	82.39	12.62	14.08	17.08	0.00	14.81	16.62	21.29	

* Based on 2003 Peer Small Business Data -- NE

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Omaha MSA	3,141	65.48	17.02	8.04	18.50	21.38	24.29	29.45	40.18	41.14	20.55	14.40	16.18	20.68	26.29		
Limited Review:																	
Lincoln MSA	1,071	22.33	17.03	11.46	18.84	28.42	26.04	31.79	38.09	28.32	18.26	14.80	17.50	19.60	19.46		
Greater Rural NE	585	12.20	15.78	5.36	17.77	22.50	24.82	31.61	41.64	40.54	20.42	8.43	18.45	21.12	26.24		

* Based on 2003 Peer Mortgage Data: Midwest Region.
 ** As a percentage of loans with borrower income information available. No information was available for 2.13% of loans originated and purchased by WFB.
 *** Percentage of Families is based on the 2000 Census information.
 **** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Omaha MSA	353	56.21	17.02	9.71	18.50	22.29	24.29	30.00	40.18	38.00	13.06	9.26	12.24	13.08	15.23		
Limited Review:																	
Lincoln MSA	151	24.04	17.03	12.67	18.84	27.33	26.04	30.00	38.09	30.00	17.46	13.38	18.06	16.54	20.64		
Greater Rural NE	124	19.75	15.78	9.24	17.77	20.17	24.82	30.25	41.64	40.34	32.51	28.21	27.59	34.62	35.29		

* Based on 2003 Peer Mortgage Data: Midwest Region.
 ** As a percentage of loans with borrower income information available. No information was available for 1.43% of loans originated and purchased by WFB.
 *** Percentage of Families is based on the 2000 Census information.
 **** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Omaha MSA	8,708	58.90	17.02	7.62	18.50	17.89	24.29	27.32	40.18	47.16	16.90	14.54	14.69	16.37	18.83		
Limited Review:																	
Lincoln MSA	3,724	25.19	17.03	7.65	18.84	20.50	26.04	29.82	38.09	42.03	14.75	12.82	14.12	14.24	15.95		
Greater Rural NE	2,353	15.91	15.78	5.17	17.77	11.86	24.82	28.36	41.64	54.61	23.17	20.10	19.04	22.41	25.18		

* Based on 2003 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 30.06% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEBRASKA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Omaha MSA	1,177	44.55	63.46	65.17	93.29	3.40	3.31	6.50	10.99
Limited Review:									
Lincoln MSA	735	27.82	64.17	57.01	90.61	4.90	4.49	10.20	14.91
Greater Rural NE	730	27.63	63.37	69.32	88.08	6.85	5.07	9.17	13.01

* Based on 2003 Peer Small Business Data -- NE

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEBRASKA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Omaha MSA	18	3.02	94.18	77.78	61.11	33.33	5.56	5.92	5.17
Limited Review:									
Lincoln MSA	10	1.68	91.75	100.0	90.00	10.00	0.00	4.85	5.10
Greater Rural NE	568	95.30	93.93	85.39	76.23	19.19	4.58	17.08	18.21

* Based on 2003 Peer Small Business Data -- NE

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEBRASKA			Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Omaha MSA	0	0	290	9,127	290	9,127	70.46	7	9,354
Limited Review:									
Lincoln MSA	0	0	138	2,523	138	2,523	19.48	1	784
Greater Rural NE	0	0	204	814	204	814	6.28	0	0
Statewide	0	0	3	490	3	490	3.78	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: NEBRASKA																	
Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Omaha MSA	45.67	17	39.53	5.88	23.53	47.06	23.53	0	0	0	0	0	0	4.86	21.64	46.58	26.91
Limited Review:																	
Lincoln MSA	29.67	10	23.26	0.00	40.00	30.00	30.00	0	4	0	0	-3	-1	3.32	22.43	48.00	24.05
Greater Rural NE	24.66	16	37.21	0.00	0.00	81.25	18.75	0	5	0	0	-4	-1	0.00	2.92	75.12	21.96

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: NEVADA												
Evaluation Period: AUGUST 3, 1999 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Reno MSA	65.46	21,800	3,309,724	5,242	158,225	17	1,024	11	14,417	27,070	3,483,390	69.81
Limited Review:												
Greater Rural NV	34.54	10,758	1,353,255	3,368	89,539	146	11,787	10	8,170	14,282	1,462,751	30.19

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from August 3, 1999 to September 30, 2004.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: NEVADA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Reno MSA	65.50	9,273	1,484,185	2,214	62,908	1	10	4	3,694	11,492	1,550,797	69.81
Limited Review:												
Greater Rural NV	34.50	4,518	594,393	1,466	40,929	67	4,287	1	745	6,052	640,354	30.19

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Reno MSA	2,103	66.30	0.99	0.57	16.60	14.65	43.47	38.71	38.95	46.08	12.23	13.79	15.96	10.48	13.07	
Limited Review:																
Greater Rural NV	1,069	33.70	0.00	0.00	20.26	24.04	60.95	54.54	18.79	21.42	13.24	0.00	19.66	11.15	14.88	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Reno MSA	102	59.30	0.99	0.00	16.60	11.76	43.47	49.02	38.95	39.22	14.66	0.00	12.90	14.75	15.38	
Limited Review:																
Greater Rural NV	70	40.70	0.00	0.00	20.26	30.00	60.95	57.14	18.79	12.86	20.23	0.00	32.81	18.02	15.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Reno MSA	7,067	67.67	0.99	0.33	16.60	10.98	43.47	42.38	38.95	46.31	19.78	20.00	21.92	19.88	19.25
Limited Review:															
Greater Rural NV	3,376	32.33	0.00	0.00	20.26	16.00	60.95	61.08	18.79	22.93	18.92	0.00	21.91	19.32	16.39

* Based on 2003 Peer Mortgage Data: Western Region 1.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans					
Full Review:															
Reno MSA	1	100.00	11.65	100.00	53.61	0.00	24.69	0.00	10.05	0.00	1.27	10.00	0.00	0.00	0.00
Limited Review:															
Greater Rural NV	0	0.00	0.00	0.00	38.25	0.00	46.88	0.00	14.87	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Reno MSA	2,214	60.18	4.34	2.30	50.05	42.01	28.59	26.02	17.03	29.67	18.42	12.85	19.85	17.17	18.35	
Limited Review:																
Greater Rural NV	1,465	39.82	0.00	0.00	31.23	19.59	59.25	60.07	9.52	20.34	20.64	N/A	19.71	20.30	22.84	

* Based on 2003 Peer Small Business Data -- NV

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Reno MSA	1	1.47	3.33	0.00	31.81	100.0	35.97	0.00	28.90	0.00	2.78	N/A	10.00	0.00	0.00	
Limited Review:																
Greater Rural NV	67	98.53	0.00	0.00	18.07	19.40	68.98	71.64	12.94	8.96	32.82	N/A	48.15	28.85	50.00	

* Based on 2003 Peer Small Business Data -- NV

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Reno MSA	2,103	66.30	18.99	8.79	18.69	23.84	23.04	24.87	39.28	42.50	14.11	20.36	15.50	11.83	14.07
Limited Review:															
Greater Rural NV	1,069	33.70	18.13	7.77	18.78	21.69	25.44	30.04	37.66	40.50	15.15	20.98	15.42	14.95	14.39

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.62% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Reno MSA	102	59.30	18.99	11.88	18.69	26.73	23.04	26.73	39.28	34.65	15.47	19.05	18.12	12.86	15.15
Limited Review:															
Greater Rural NV	70	40.70	18.13	11.59	18.78	20.29	25.44	36.23	37.66	31.88	21.43	32.00	20.90	23.15	18.03

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 1.16% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Reno MSA	7,067	67.67	18.99	7.31	18.69	19.48	23.04	27.52	39.28	45.68	18.75	20.88	19.92	18.32	18.26
Limited Review:															
Greater Rural NV	3,376	32.33	18.13	5.20	18.78	16.66	25.44	32.30	37.66	45.84	16.71	16.33	16.32	17.66	16.28

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 27.21% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*				
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less			
Full Review:												
Reno MSA	2,214	60.16	53.18	56.64	96.84	1.99	1.17	18.42	26.03			
Limited Review:												
Greater Rural NV	1466	39.84	48.79	59.00	96.66	2.25	1.09	20.64	26.57			

* Based on 2003 Peer Small Business Data -- NV

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEVADA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Reno MSA	1	1.47	89.19	100.0	100.0	0.00	0.00	2.94	3.45
Limited Review:									
Greater Rural NV	67	98.53	90.27	80.60	79.10	14.93	5.97	32.82	27.23

* Based on 2003 Peer Small Business Data -- NV

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEVADA			Evaluation Period: AUGUST 3, 1999 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Reno MSA	0	0	76	8,797	76	8,797	46.27	1	938
Limited Review:									
Greater Rural NV	0	0	27	10,215	27	10,215	53.73	5	1,858

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: NEVADA																	
Evaluation Period: AUGUST 3, 1999 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Reno MSA	69.81	23	58.97	4.35	34.78	39.13	21.74	5	19	0	-4	-6	-4	3.65	29.63	39.48	27.25
Limited Review:																	
Greater Rural NV	30.19	16	41.03	0.00	31.25	68.75	0.00	0	6	0	0	-3	-3	0.00	23.12	60.42	16.45

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: NEW MEXICO												
Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Albuquerque MSA	52.75	21,445	2,623,912	6,325	357,898	42	3,033	38	47,163	27,850	3,032,006	50.06
Limited Review:												
Las Cruces MSA	8.23	3,576	353,037	743	31,778	14	899	13	17,418	4,346	403,132	7.20
Santa Fe MSA	7.78	2,914	557,850	1,177	55,580	14	800	3	1,050	4,108	615,280	8.27
Greater Rural NM	31.24	11,249	1,025,438	4,586	214,888	628	54,401	31	135,541	16,494	1,430,268	34.46

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.
 **The evaluation period for Community Development Loans is from March 14, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: NEW MEXICO												
Evaluation Period: ANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Albuquerque MSA	54.33	9,539	1,228,220	2,451	111,194	22	1,214	9	14,095	12,021	1,354,723	50.06
Limited Review:												
Las Cruces MSA	8.46	1,561	166,645	295	9,590	10	228	5	5,149	1,871	181,612	7.20
Santa Fe MSA	8.14	1,303	260,622	489	21,300	6	316	2	550	1,800	282,788	8.27
Greater Rural NM	29.08	4,515	449,503	1,730	69,864	184	15,841	4	880	6,433	536,088	34.46

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEW MEXICO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Albuquerque MSA	3,041	58.95	1.43	0.39	22.60	21.57	42.99	40.15	32.98	37.88	11.24	3.91	12.28	11.26	10.91	
Limited Review:																
Las Cruces MSA	433	8.39	0.00	0.46	27.58	15.01	37.80	37.41	34.62	47.11	12.06	25.00	17.57	12.62	10.58	
Santa Fe MSA	328	6.36	0.72	1.52	29.32	18.60	31.85	42.99	38.11	36.89	6.58	8.93	5.31	8.78	5.56	
Greater Rural NM	1,357	26.30	0.51	0.07	16.35	8.55	63.37	55.12	19.77	36.26	15.20	16.67	20.79	14.79	14.84	

* Based on 2003 Peer Mortgage Data: Southwest Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: NEW MEXICO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Albuquerque MSA	152	38.10	1.43	1.32	22.60	26.32	42.99	44.74	32.98	27.63	11.14	11.11	12.86	10.99	10.10
Limited Review:															
Las Cruces MSA	73	18.30	0.00	0.00	27.58	53.42	37.80	27.40	34.62	19.18	25.26	0.00	33.33	26.32	14.89
Santa Fe MSA	31	7.77	0.72	3.23	29.32	32.26	31.85	35.48	38.11	29.03	7.77	50.00	9.62	7.91	5.84
Greater Rural NM	143	35.84	0.51	0.00	16.35	20.28	63.37	62.24	19.77	17.48	18.87	0.00	32.58	17.12	16.78

* Based on 2003 Peer Mortgage Data: Southwest Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Albuquerque MSA	6,338	55.92	1.43	0.50	22.60	14.15	42.99	42.33	32.98	43.01	11.61	8.99	11.85	11.80	11.39	
Limited Review:																
Las Cruces MSA	1,053	9.29	0.00	0.66	27.58	13.11	37.80	28.96	34.62	57.26	14.94	53.85	20.57	12.56	15.33	
Santa Fe MSA	943	8.32	0.72	1.59	29.32	20.57	31.85	43.16	38.11	34.68	6.94	9.62	7.38	8.83	5.29	
Greater Rural NM	3,001	26.48	0.51	0.70	16.35	7.63	63.37	55.08	19.77	36.59	15.37	95.45	20.48	13.96	16.67	

* Based on 2003 Peer Mortgage Data: Southwest Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Albuquerque MSA	8	47.06	3.74	0.00	27.96	100.00	45.98	0.00	22.32	0.00	16.00	0.00	33.33	0.00	0.00	
Limited Review:																
Las Cruces MSA	2	11.76	2.29	0.00	25.45	0.00	33.41	100.00	38.84	0.00	15.38	0.00	0.00	40.00	0.00	
Santa Fe MSA	1	5.88	1.97	0.00	39.14	0.00	21.67	0.00	37.22	100.00	11.11	0.00	0.00	0.00	33.33	
Greater Rural NM	6	35.29	0.15	0.00	11.92	0.00	63.57	66.67	24.36	33.33	30.00	0.00	0.00	40.00	25.00	

* Based on 2003 Peer Mortgage Data: Southwest Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEW MEXICO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Albuquerque MSA	2,451	49.37	2.01	1.35	28.48	30.52	44.29	40.19	25.23	27.95	12.03	10.75	12.79	11.87	11.54	
Limited Review:																
Las Cruces MSA	295	5.94	0.33	0.00	19.26	23.39	44.36	43.39	36.05	33.22	9.38	0.00	13.94	9.42	7.60	
Santa Fe MSA	489	9.85	1.92	2.25	24.71	27.61	23.33	28.43	50.04	41.72	7.45	8.00	8.24	7.84	6.76	
Greater Rural NM	1,730	34.84	0.15	0.00	13.57	13.41	66.24	65.84	20.04	20.75	11.11	0.00	12.46	11.31	9.88	

* Based on 2003 Peer Small Business Data -- NM

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEW MEXICO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Albuquerque MSA	22	9.91	2.67	0.00	20.84	36.36	50.19	31.82	26.30	31.82	21.21	0.00	23.33	20.00	21.21	
Limited Review:																
Las Cruces MSA	10	4.50	0.00	0.00	40.13	10.00	27.63	70.00	31.91	20.00	18.18	N/A	8.33	26.92	11.76	
Santa Fe MSA	6	2.70	2.01	0.00	26.91	16.67	31.73	83.33	39.36	0.00	20.69	N/A	25.00	38.46	0.00	
Greater Rural NM	184	82.88	0.22	0.00	9.54	14.13	73.31	76.63	16.87	9.24	22.70	0.00	36.36	23.40	12.88	

* Based on 2003 Peer Small Business Data -- NM

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Albuquerque MSA	3,041	58.95	20.97	7.49	17.59	25.57	21.03	26.50	40.41	40.44	13.14	12.33	13.37	13.68	12.82	
Limited Review:																
Las Cruces MSA	433	8.39	23.12	5.13	16.27	14.45	18.83	19.81	41.78	60.61	16.90	20.37	19.81	17.00	16.07	
Santa Fe MSA	328	6.36	21.95	4.36	17.55	11.84	18.74	22.43	41.77	61.37	7.33	4.71	5.05	6.60	8.78	
Greater Rural NM	1,357	26.30	22.27	3.31	16.94	10.83	20.19	22.18	40.60	63.68	17.78	15.44	15.14	16.87	18.85	

* Based on 2003 Peer Mortgage Data: Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 1.69% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Albuquerque MSA	152	38.10	20.97	16.78	17.59	24.83	21.03	24.16	40.41	34.23	11.39	20.33	12.50	9.97	9.66	
Limited Review:																
Las Cruces MSA	73	18.30	23.12	9.72	16.27	29.17	18.83	18.06	41.78	43.06	25.62	21.21	30.43	21.67	26.05	
Santa Fe MSA	31	7.77	21.95	32.26	17.55	22.58	18.74	22.58	41.77	22.58	8.20	21.28	9.33	7.87	4.19	
Greater Rural NM	143	35.84	22.27	12.68	16.94	21.13	20.19	19.72	40.60	46.48	19.51	21.95	25.00	17.39	18.08	

* Based on 2003 Peer Mortgage Data: Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 1.25% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Albuquerque MSA	6,338	55.92	20.97	6.72	17.59	15.48	21.03	22.43	40.41	55.37	10.00	11.39	9.16	9.38	10.39	
Limited Review:																
Las Cruces MSA	1,053	9.29	23.12	2.71	16.27	8.69	18.83	18.40	41.78	70.20	17.76	18.75	18.60	17.91	17.59	
Santa Fe MSA	943	8.32	21.95	6.94	17.55	17.48	18.74	22.88	41.77	52.70	6.70	7.58	6.93	6.60	6.56	
Greater Rural NM	3,001	26.48	22.27	3.77	16.94	9.75	20.19	18.78	40.60	67.70	15.74	17.21	15.84	15.02	15.86	

* Based on 2003 Peer Mortgage Data: Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 28.41% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEW MEXICO			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Albuquerque MSA	2,451	49.37	65.78	63.85	92.86	3.96	3.18	12.03	19.14
Limited Review:									
Las Cruces MSA	295	5.94	64.15	60.00	96.61	1.36	2.03	9.38	12.72
Santa Fe MSA	489	9.85	67.21	63.39	94.89	2.86	2.25	7.45	9.78
Greater Rural NM	1,730	34.84	65.20	71.39	94.05	4.45	1.50	11.11	19.16

* Based on 2003 Peer Small Business Data -- NM

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Albuquerque MSA	22	9.91	88.82	59.09	90.91	4.55	4.55	21.21	16.88
Limited Review:									
Las Cruces MSA	10	4.50	77.30	70.00	100.0	0.00	0.00	18.18	14.58
Santa Fe MSA	6	2.70	89.56	83.33	83.33	16.67	0.00	20.69	21.74
Greater Rural NM	184	82.88	84.96	76.09	76.63	12.50	10.87	22.70	20.21

* Based on 2003 Peer Small Business Data -- NM

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: NEW MEXICO									
Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Albuquerque MSA	0	0	212	6,220	212	6,220	29.77	3	786
Limited Review:									
Las Cruces MSA	0	0	66	1,168	66	1,168	5.59	1	116
Santa Fe MSA	0	0	43	1,366	43	1,366	6.54	0	0
Greater Rural NM	0	0	175	4,722	175	4,722	22.60	3	3,340
Statewide	1	2,919	2	4,500	3	7,419	35.51	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: NEW MEXICO																		
Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004																		
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
		% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
					Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																		
Albuquerque MSA	50.06	37	35.92	0.00	29.73	37.84	32.43	2	10	0	-3	-5	0	2.84	27.60	41.65	27.90	
Limited Review:																		
Las Cruces MSA	7.20	9	8.74	0.00	44.44	33.33	22.22	1	6	0	-2	-2	-1	1.59	32.86	35.36	30.20	
Santa Fe MSA	8.27	11	10.68	9.09	36.36	18.18	36.36	0	5	0	-3	0	-2	1.23	34.89	30.31	33.57	
Greater Rural NM	34.46	46	44.66	0.00	17.39	69.57	13.04	2	11	0	0	-5	-4	0.74	19.51	61.86	17.88	

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: NORTH DAKOTA												
Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Bismarck MSA	32.19	4,142	356,298	869	86,539	358	21,582	3	2,014	5,372	466,433	33.65
Minot	14.52	1,880	138,843	321	28,960	219	15,058	3	5,225	2,423	188,086	19.05
Limited Review:												
Grand Forks MSA	7.44	867	76,265	350	29,025	23	2,878	2	906	1,242	109,074	6.92
Greater Rural ND	45.84	3,758	239,621	1,580	96,735	2,303	156,819	9	7,224	7,650	500,399	40.38

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from March 14, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: NORTH DAKOTA												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Bismarck MSA	33.79	1,731	164,909	296	21,594	103	6,202	0	0	2,130	192,705	33.65
Minot	14.95	791	63,213	103	8,774	48	3,739	0	0	942	75,726	19.05
Limited Review:												
Grand Forks MSA	7.71	357	35,041	123	9,877	6	422	0	0	486	45,340	6.92
Greater Rural ND	43.55	1,695	116,315	481	28,884	565	43,437	4	910	2,745	189,546	40.38

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units**	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Bismarck MSA	506	43.43	0.00	0.00	19.62	10.28	69.12	72.53	11.26	17.19	20.60	0.00	20.80	20.48	20.96	
Minot	215	18.45	0.00	0.00	11.90	6.51	59.54	61.86	28.55	31.63	25.96	0.00	18.42	27.52	25.28	
Limited Review:																
Grand Forks MSA	109	9.36	0.15	1.83	0.18	0.00	78.24	83.49	21.43	14.68	9.49	22.22	0.00	10.71	5.54	
Greater Rural ND	335	28.76	0.00	0.00	0.08	0.00	83.02	80.30	16.91	19.70	29.54	0.00	0.00	28.68	33.67	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Bismarck MSA	40	26.85	0.00	0.00	19.62	15.00	69.12	60.00	11.26	25.00	14.76	0.00	22.22	11.48	28.57	
Minot	19	12.75	0.00	0.00	11.90	5.26	59.54	78.95	28.55	15.79	20.00	0.00	8.33	28.30	10.00	
Limited Review:																
Grand Forks MSA	11	7.38	0.15	0.00	0.18	0.00	78.24	72.73	21.43	27.27	4.38	0.00	0.00	4.40	4.55	
Greater Rural ND	79	53.02	0.00	0.00	0.08	0.00	83.02	87.34	16.91	12.66	35.75	0.00	0.00	37.91	26.32	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: NORTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Bismarck MSA	1,181	36.43	0.00	0.00	19.62	8.64	69.12	72.99	11.26	18.37	19.10	0.00	19.43	18.82	20.15	
Minot	552	17.03	0.00	0.00	11.90	9.42	59.54	59.60	28.55	30.98	27.02	0.00	23.74	29.18	24.57	
Limited Review:																
Grand Forks MSA	233	7.19	0.15	0.43	0.18	0.00	78.24	69.10	21.43	30.47	8.01	4.76	0.00	8.32	7.45	
Greater Rural ND	1,276	39.36	0.00	0.00	0.08	0.08	83.02	83.86	16.91	16.07	35.49	0.00	100.0	36.91	29.53	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: NORTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Bismarck MSA	4	22.22	0.00	0.00	4.08	0.00	84.44	100.00	11.48	0.00	15.38	0.00	0.00	15.38	0.00									
Minot	5	27.78	0.00	0.00	15.76	0.00	70.64	60.00	13.61	40.00	62.50	0.00	0.00	100.00	40.00									
Limited Review:																								
Grand Forks MSA	4	22.22	8.47	0.00	2.18	0.00	79.67	50.00	9.68	50.00	18.18	0.00	0.00	11.11	66.67									
Greater Rural ND	5	27.78	0.00	0.00	0.00	0.00	92.88	100.00	7.12	0.00	31.25	0.00	0.00	31.25	0.00									

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: NORTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Bismarck MSA	296	29.51	0.00	0.00	20.09	17.23	74.64	77.70	5.27	5.07	10.02	0.00	7.86	11.40	5.04									
Minot	103	10.27	0.00	0.00	15.14	9.71	68.32	70.87	16.54	19.42	6.08	0.00	3.54	6.99	5.26									
Limited Review:																								
Grand Forks MSA	123	12.26	2.49	0.00	1.65	0.00	81.63	79.67	14.24	20.33	7.14	0.00	0.00	7.12	8.42									
Greater Rural ND	481	47.96	0.00	0.00	0.02	.21	84.20	83.16	15.78	16.63	15.22	0.00	50.00	15.06	15.93									

* Based on 2003 Peer Small Business Data -- ND

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: NORTH DAKOTA															
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003															
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck MSA	103	14.27	0.00	0.00	38.40	13.59	56.35	81.55	5.25	4.85	27.72	0.00	29.79	27.76	22.73
Minot	48	6.65	0.00	0.00	3.75	6.25	75.09	62.50	21.16	31.25	10.37	0.00	27.27	8.43	15.38
Limited Review:															
Grand Forks MSA	6	0.83	0.43	16.67	0.00	0.00	93.51	50.00	6.06	33.33	1.16	50.00	0.00	0.62	7.41
Greater Rural ND	565	78.25	0.00	0.00	.12	.35	77.65	74.34	22.23	25.31	38.74	0.00	16.67	39.82	36.55

* Based on 2003 Peer Small Business Data -- ND

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NORTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Bismarck MSA	506	43.43	17.38	11.81	18.53	26.27	27.26	31.36	36.84	30.55	23.09	19.59	22.20	24.48	24.19	
Minot	215	18.45	15.37	12.38	18.79	28.10	24.54	28.57	41.29	30.95	31.17	35.62	32.78	29.27	30.14	
Limited Review:																
Grand Forks MSA	109	9.36	17.13	8.41	19.16	14.02	24.79	30.84	38.91	46.73	11.28	11.84	6.58	11.79	13.70	
Greater Rural ND	335	28.76	15.09	9.15	16.44	28.05	25.33	30.18	43.14	32.62	33.88	31.91	37.10	32.04	33.75	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 2.49% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NORTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Bismarck MSA	40	26.85	17.38	7.69	18.53	10.26	27.26	48.72	36.84	33.33	15.18	13.64	8.00	18.45	15.85	
Minot	19	12.75	15.37	10.53	18.79	5.26	24.54	36.84	41.29	47.37	20.43	18.18	6.67	25.00	23.08	
Limited Review:																
Grand Forks MSA	11	7.38	17.13	0.00	19.16	18.18	24.79	27.27	38.91	54.55	4.40	0.00	3.77	5.26	5.26	
Greater Rural ND	79	53.02	15.09	7.59	16.44	7.59	25.33	35.44	43.14	49.37	36.07	42.86	22.22	37.84	37.50	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.67% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: 38 - NORTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid
Full Review:																
Bismarck MSA	1,181	36.43	17.38	4.84	18.53	22.00	27.26	30.98	36.84	42.18	20.37	16.11	22.04	18.44	21.85	
Minot	552	17.03	15.37	5.57	18.79	10.93	24.54	28.04	41.29	55.46	35.34	33.33	30.00	31.86	39.16	
Limited Review:																
Grand Forks MSA	233	7.19	17.13	4.55	19.16	12.50	24.79	22.16	38.91	60.80	9.01	6.96	7.38	7.17	10.74	
Greater Rural ND	1,276	39.36	15.09	4.89	16.44	15.75	25.33	31.58	43.14	47.78	41.07	37.67	37.63	41.88	42.20	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 14.37% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NORTH DAKOTA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Bismarck MSA	251	28.72	68.33	67.73	81.67	10.36	7.97	10.02	13.82
Minot	85	9.73	71.22	74.12	78.82	11.76	9.41	6.08	6.91
Limited Review:									
Grand Forks MSA	111	12.70	62.72	81.08	83.78	9.01	7.21	7.14	14.62
Greater Rural ND	427	48.86	69.42	74.24	85.95	7.73	6.32	15.22	24.30

* Based on 2003 Peer Small Business Data -- ND

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NORTH DAKOTA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Bismarck MSA	103	13.87	97.51	100.00	83.52	16.48	0.00	27.72	26.16
Minot	44	6.71	98.63	95.45	77.27	18.18	4.55	10.37	9.56
Limited Review:									
Grand Forks MSA	6	0.91	92.64	100.0	83.33	0.00	16.67	1.16	1.28
Greater Rural ND	515	78.51	97.61	95.34	77.09	17.48	5.44	38.74	39.29

* Based on 2003 Peer Small Business Data -- ND

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: NORTH DAKOTA				Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004					
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Bismarck MSA	0	0	22	2,776	22	2,776	43.98	1	250
Minot	0	0	10	593	10	593	9.40	1	250
Limited Review:									
Grand Forks MSA	0	0	6	1,012	6	1,012	16.03	0	0
Greater Rural ND	0	0	20	962	20	962	15.24	0	0
Statewide	0	0	1	969	1	969	15.35	1	31

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: NORTH DAKOTA								Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Bismarck MSA	33.65	4	19.05	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	17.05	71.16	11.79
Minot	19.05	4	19.05	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	10.85	66.66	22.50
Limited Review:																	
Grand Forks MSA	6.92	2	9.52	0.00	0.00	100.00	0.00	1	0	0	1	0	0	7.57	7.31	69.26	15.86
Greater Rural ND	40.38	11	52.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.08	84.07	15.85

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: OHIO				Evaluation Period: MAY 8, 2001 TO SEPTEMBER 30, 2004								
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Van Wert	100.00	523	43,343	214	7,977	229	11,750	1	10	967	63,080	100.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from May 8, 2001 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: OHIO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Van Wert	100.00	235	19,824	70	3,141	72	5,082	0	0	377	28,047	100.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OHIO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Van Wert	52	100.00	0.00	0.00	4.45	9.62	95.55	90.38	0.00	0.00	16.51	0.00	26.32	15.88	0.00	

* Based on 2003 Peer Mortgage Data: Central Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: OHIO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Van Wert	15	100.00	0.00	0.00	4.45	0.00	95.55	100.00	0.00	0.00	30.00	0.00	0.00	30.61	0.00	

* Based on 2003 Peer Mortgage Data: Central Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: OHIO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Van Wert	168	100.00	0.00	0.00	4.45	1.19	95.55	98.81	0.00	0.00	15.99	0.00	6.06	16.30	0.00

* Based on 2003 Peer Mortgage Data: Central Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: OHIO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans					
Full Review:															
Van Wert	0	0.00	0.00	0.00	36.71	0.00	63.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2003 Peer Mortgage Data: Central Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: OHIO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Van Wert	70	100.00	0.00	0.00	8.01	2.86	91.99	97.14	0.00	0.00	11.35	N/A	6.45	11.60	N/A	

* Based on 2003 Peer Small Business Data -- OH

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: OHIO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Van Wert	72	100.0	0.00	0.00	0.78	0.00	99.22	100.0	0.00	0.00	44.44	N/A	N/A	44.44	N/A	

* Based on 2003 Peer Small Business Data -- OH

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OHIO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Van Wert	52	100.00	12.74	19.23	20.14	26.92	27.74	28.85	39.39	25.00	18.57	17.54	15.22	17.86	27.66

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OHIO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Van Wert	15	100.00	12.74	13.33	20.14	33.33	27.74	26.67	39.39	26.67	30.61	25.00	33.33	33.33	28.57

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Van Wert	168	100.00	12.74	4.84	20.14	18.55	27.74	31.45	39.39	45.16	13.68	7.23	11.47	13.73	16.67	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 26.19% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: OHIO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*							
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less						
Full Review:															
Van Wert	70	100.0	65.95	65.71	90.00	8.57	1.43	11.35	19.01						

* Based on 2003 Peer Small Business Data -- OH

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OHIO		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Van Wert	72	100.0	97.92	94.44	81.94	15.28	2.78	44.44	45.33

* Based on 2003 Peer Small Business Data -- OH

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: OHIO		Evaluation Period: MAY 8, 2001 TO SEPTEMBER 30, 2004					
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Van Wert	0	0	4	504	4	504	100.00	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																Geography: OHIO				Evaluation Period: MAY 8, 2001 TO SEPTEMBER 30, 2004			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
Van Wert	100.00	1	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	6.10	93.90	0.00						

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: OREGON				Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004								
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Salem MSA	21.27	11,616	1,467,563	2,132	73,821	69	3,897	10	34,235	13,827	1,579,516	24.41
Greater Rural OR	42.18	22,095	2,639,946	5,127	168,380	196	10,973	2	15,644	27,420	2,834,943	38.37
Limited Review:												
Corvallis MSA	4.52	2,349	332,808	574	19,707	14	528	0	0	2,937	353,043	6.37
Eugene-Springfield MSA	16.23	8,855	1,238,445	1,680	67,363	17	826	0	1,955	10,552	1,308,589	14.54
Medford-Ashland MSA	8.66	4,101	552,133	1,502	42,868	25	680	2	3,856	5,630	599,537	10.20
Northwest Rural OR	7.14	3,899	516,654	716	26,289	21	1,128	5	26,735	4,641	570,806	6.11

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from May 3, 1999 to September 30, 2004.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: OREGON												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Salem MSA	21.64	5,412	687,359	863	26,950	29	505	4	12,742	6,308	727,556	24.41
Greater Rural OR	40.95	9,765	1,195,336	2,108	65,843	62	2,368	0	2,522	11,935	1,266,069	38.37
Limited Review:												
Corvallis MSA	4.65	1,116	157,315	232	7,633	6	54	0	0	1,354	165,002	6.37
Eugene-Springfield MSA	16.89	4,226	547,029	689	30,648	9	247	0	623	4,924	578,547	14.54
Medford-Ashland MSA	8.80	1,967	268,506	585	17,316	12	174	2	3,634	2,566	289,630	10.20
Northwest Rural OR	7.06	1,746	240,047	295	10,372	13	731	4	25,284	2,058	276,434	6.11

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: OREGON		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Salem MSA	1,268	22.39	0.09	0.00	14.36	16.80	59.70	52.92	25.85	30.28	13.05	0.00	15.16	12.33	13.44						
Greater Rural OR	2,469	43.61	0.00	0.00	10.76	6.28	71.12	69.87	18.12	23.86	12.24	0.00	9.92	12.76	11.58						
Limited Review:																					
Corvallis MSA	222	3.92	0.00	0.00	26.55	18.47	28.42	25.23	45.02	56.31	10.40	0.00	7.23	11.13	11.75						
Eugene-Springfield MSA	802	14.16	0.53	0.37	10.64	9.85	65.10	63.09	23.73	26.68	7.86	4.29	7.47	7.93	7.94						
Medford-Ashland MSA	440	7.77	0.31	0.68	15.60	12.27	56.76	67.50	27.33	19.55	6.67	8.82	4.89	7.62	5.51						
Northwest Rural OR	461	8.14	0.00	0.00	3.49	6.94	87.71	87.85	8.80	5.21	16.26	0.00	19.05	16.30	13.04						

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percent age of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: OREGON				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Salem MSA	29	22.83	0.09	0.00	14.36	13.79	59.70	55.17	25.85	31.03	5.45	0.00	4.35	5.28	6.62					
Greater Rural OR	65	51.18	0.00	0.00	10.76	10.77	71.12	69.23	18.12	20.00	6.39	0.00	8.33	6.26	6.05					
Limited Review:																				
Corvallis MSA	6	4.72	0.00	0.00	26.55	16.67	28.42	16.67	45.02	66.67	8.45	0.00	3.70	7.14	13.33					
Eugene-Springfield MSA	13	10.24	0.53	0.00	10.64	15.38	65.10	61.54	23.73	23.08	2.91	0.00	4.00	2.79	2.83					
Medford-Ashland MSA	8	6.30	0.31	0.00	15.60	12.50	56.76	75.00	27.33	12.50	2.63	0.00	1.92	3.28	1.49					
Northwest Rural OR	6	4.72	0.00	0.00	3.49	0.00	87.71	100.00	8.80	0.00	3.39	0.00	0.00	3.75	0.00					

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: OREGON				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Salem MSA	4,114	22.31	0.09	0.00	14.36	13.27	59.70	55.30	25.85	31.43	17.72	0.00	17.70	17.47	18.23	
Greater Rural OR	7,230	39.21	0.00	0.00	10.76	6.33	71.12	67.07	18.12	26.60	15.20	0.00	14.82	15.71	14.13	
Limited Review:																
Corvallis MSA	888	4.82	0.00	0.00	26.55	24.77	28.42	22.75	45.02	52.48	16.23	0.00	16.79	14.50	16.84	
Eugene-Springfield MSA	3,410	18.49	0.53	0.32	10.64	7.54	65.10	62.23	23.73	29.91	13.26	8.80	11.24	13.37	13.72	
Medford-Ashland MSA	1,519	8.24	0.31	0.07	15.60	16.06	56.76	56.75	27.33	27.12	10.02	2.38	9.66	10.51	9.37	
Northwest Rural OR	1,279	6.94	0.00	0.00	3.49	4.77	87.71	85.77	8.80	9.46	17.20	0.00	18.26	16.87	20.07	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: OREGON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Salem MSA	1	33.33	0.46	0.00	40.27	0.00	41.61	100.00	17.66	0.00	0.84	0.00	0.00	2.13	0.00									
Greater Rural OR	1	33.33	0.00	0.00	14.62	100.00	70.08	0.00	15.30	0.00	1.59	0.00	8.33	0.00	0.00									
Limited Review:																								
Corvallis MSA	0	0.00	0.00	0.00	69.50	0.00	11.08	0.00	19.41	0.00	0.00	0.00	0.00	0.00	0.00									
Eugene-Springfield MSA	1	33.33	14.02	0.00	28.02	0.00	42.14	100.00	15.82	0.00	1.30	0.00	0.00	2.50	0.00									
Medford-Ashland MSA	0	0.00	4.18	0.00	38.22	0.00	32.71	0.00	24.89	0.00	0.00	0.00	0.00	0.00	0.00									
Northwest Rural OR	0	0.00	0.00	0.00	19.01	0.00	73.14	0.00	7.85	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: OREGON		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Salem MSA	863	18.16	0.27	0.12	24.84	20.05	57.75	58.75	17.14	21.09	9.88	14.29	8.86	10.12	10.28						
Greater Rural OR	2,088	43.94	0.00	0.00	12.34	10.44	70.80	68.30	16.87	21.26	8.16	0.00	7.49	8.06	8.95						
Limited Review:																					
Corvallis MSA	232	4.88	0.00	0.00	49.51	50.43	22.78	24.14	27.71	25.43	10.81	0.00	11.40	10.84	9.77						
Eugene-Springfield MSA	689	14.50	5.27	7.11	19.06	23.51	55.61	50.22	20.05	19.16	7.31	9.63	9.45	6.68	6.55						
Medford-Ashland MSA	585	12.31	7.42	8.21	25.64	29.57	47.15	44.79	19.79	17.44	8.02	9.41	9.07	8.10	6.20						
Northwest Rural OR	295	6.21	0.00	0.00	9.98	9.49	81.56	84.07	8.46	6.44	8.92	0.00	10.41	9.03	6.51						

* Based on 2003 Peer Small Business Data -- OR

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: OREGON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salem MSA	29	22.31	0.06	6.90	6.83	3.45	73.22	79.31	19.89	10.34	6.43	100.00	10.00	6.41	3.75
Greater Rural OR	61	46.92	0.00	0.00	8.56	6.56	76.18	81.97	15.26	11.48	3.11	0.00	2.12	3.32	2.72
Limited Review:															
Corvallis MSA	6	4.62	0.00	0.00	22.90	33.33	56.81	50.00	20.29	16.67	5.94	0.00	11.11	4.92	4.55
Eugene-Springfield MSA	9	6.92	0.73	0.00	8.24	0.00	68.59	55.56	22.44	44.44	7.44	0.00	0.00	6.10	12.90
Medford-Ashland MSA	12	9.23	1.85	8.33	17.81	33.33	57.98	50.00	22.36	8.33	12.00	25.00	40.00	9.84	4.00
Northwest Rural OR	13	10.00	0.00	0.00	2.38	0.00	91.56	100.0	6.06	0.00	8.21	0.00	0.00	8.59	0.00

* Based on 2003 Peer Small Business Data -- OR

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OREGON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Salem MSA	1,268	22.39	18.41	6.13	18.91	29.38	23.58	32.69	39.10	31.80	14.81	15.31	17.15	15.50	12.58	
Greater Rural OR	2,469	43.61	18.91	4.98	18.89	21.84	22.79	29.62	39.41	43.56	13.91	15.67	15.92	15.04	12.34	
Limited Review:																
Corvallis MSA	222	3.92	19.62	6.39	18.42	21.92	22.30	28.31	39.65	43.38	11.85	8.97	10.08	12.50	13.19	
Eugene-Springfield MSA	802	14.16	19.02	7.86	18.57	21.26	22.91	30.67	39.49	40.21	8.90	11.57	9.15	8.77	8.49	
Medford-Ashland MSA	440	7.77	19.34	3.29	18.89	16.20	21.45	30.75	40.32	49.77	7.41	6.51	7.07	7.50	7.54	
Northwest Rural OR	461	8.14	18.76	4.45	18.46	14.25	22.43	23.16	40.35	58.13	17.71	19.80	20.78	17.99	16.85	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.15% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: OREGON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Salem MSA	29	22.83	18.41	13.79	18.91	13.79	23.58	34.48	39.10	37.93	5.57	7.69	3.85	6.06	5.50									
Greater Rural OR	65	51.18	18.91	6.25	18.89	20.31	22.79	29.69	39.41	43.75	6.56	5.41	7.18	6.67	6.42									
Limited Review:																								
Corvallis MSA	6	4.72	19.62	16.67	18.42	33.33	22.30	16.67	39.65	33.33	8.82	10.00	13.33	5.56	8.00									
Eugene-Springfield MSA	13	10.24	19.02	15.38	18.57	15.38	22.91	38.46	39.49	30.77	3.02	5.88	2.38	3.68	2.26									
Medford-Ashland MSA	8	6.30	19.34	0.00	18.89	37.50	21.45	12.50	40.32	50.00	2.68	0.00	5.56	1.18	2.99									
Northwest Rural OR	6	4.72	18.76	0.00	18.46	16.67	22.43	16.67	40.35	66.67	3.53	0.00	2.78	2.17	5.26									

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 0.79% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: OREGON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Salem MSA	4,114	22.31	18.41	6.60	18.91	17.98	23.58	28.40	39.10	47.03	15.78	20.84	15.28	15.33	15.71	
Greater Rural OR	7,230	39.21	18.91	4.56	18.89	14.60	22.79	27.42	39.41	53.41	14.10	14.77	13.11	14.97	13.92	
Limited Review:																
Corvallis MSA	888	4.82	19.62	6.35	18.42	19.52	22.30	25.72	39.65	48.41	14.37	13.68	14.14	13.73	14.93	
Eugene-Springfield MSA	3,410	18.49	19.02	5.36	18.57	16.37	22.91	28.25	39.49	50.02	11.57	11.41	11.28	10.96	12.08	
Medford-Ashland MSA	1,519	8.24	19.34	5.33	18.89	20.16	21.45	28.44	40.32	46.07	9.57	10.14	11.38	9.59	8.88	
Northwest Rural OR	1,279	6.94	18.76	2.57	18.46	11.63	22.43	21.91	40.35	63.89	15.45	11.01	14.64	15.73	15.77	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 26.07% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: OREGON			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Salem MSA	863	18.16	65.71	54.58	96.99	2.20	0.81	9.88	14.23
Greater Rural OR	2,088	43.94	68.14	58.00	96.93	2.01	1.05	8.16	11.16
Limited Review:									
Corvallis MSA	232	4.88	65.47	56.03	98.28	0.86	0.86	10.81	14.60
Eugene-Springfield MSA	689	14.50	16.22	55.30	95.21	2.47	2.32	7.31	9.74
Medford-Ashland MSA	585	12.31	67.69	58.46	96.41	2.91	0.68	8.02	11.21
Northwest Rural OR	295	6.21	69.75	58.31	96.61	1.36	2.03	8.92	11.72

* Based on 2003 Peer Small Business Data -- OR

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: OREGON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Salem MSA	29	22.31	84.99	96.55	100.0	0.00	0.00	6.43	8.89
Greater Rural OR	61	46.92	89.00	95.08	93.44	1.64	4.92	3.11	3.37
Limited Review:									
Corvallis MSA	6	4.62	84.93	83.33	100.0	0.00	0.00	5.94	5.95
Eugene-Springfield MSA	9	6.92	89.01	100.0	100.0	0.00	0.00	7.44	8.82
Medford-Ashland MSA	12	9.23	89.17	83.33	100.0	0.00	0.00	12.00	13.51
Northwest Rural OR	13	10.00	89.39	76.92	84.62	15.38	0.00	8.21	9.38

* Based on 2003 Peer Small Business Data -- OR

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: OREGON		Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Salem MSA	0	0	30	1,241	30	1,241	7.17	0	0
Greater Rural OR	1	100	84	4,748	85	4,848	28.00	0	0
Limited Review:									
Corvallis MSA	0	0	6	139	6	139	0.80	0	0
Eugene-Springfield MSA	0	0	47	330	47	330	1.90	0	0
Medford-Ashland MSA	0	0	17	133	17	133	0.77	0	0
Northwest Rural OR	0	0	4	5	4	5	0.03	0	0
Statewide	3	9,968	4	650	7	10,618	61.33	2	5,125

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: OREGON																	
Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Salem MSA	24.41	15	23.44	0.00	33.33	60.00	6.67	0	3	0	-1	-2	0	0.98	21.38	56.75	20.89
Greater Rural OR	38.37	24	37.50	0.00	8.33	83.33	8.33	0	3	0	0	-3	0	0.00	12.04	71.41	16.55
Limited Review:																	
Corvallis MSA	6.37	3	4.69	0.00	66.67	0.00	33.33	0	1	0	-1	0	0	0.00	43.47	23.14	33.39
Eugene-Springfield MSA	14.54	9	14.06	0.00	33.33	66.67	0.00	2	1	0	1	1	-1	2.90	14.69	61.85	20.56
Medford-Ashland MSA	10.20	9	14.06	11.11	44.44	44.44	0.00	0	0	0	0	0	0	1.16	22.53	52.66	23.65
Northwest Rural OR	6.11	4	6.25	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	5.83	86.34	7.83

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: SOUTH DAKOTA				Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004								
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Greater Rural SD	46.52	14,293	1,062,865	3,679	279,092	4,458	340,433	50	37,565	22,480	1,719,955	43.78
Limited Review:												
Rapid City MSA	10.78	4,194	418,577	948	87,543	56	4,012	11	3,503	5,209	513,635	15.53
Sioux Falls MSA	32.61	13,237	1,342,887	2,100	211,340	385	25,179	36	18,003	15,758	1,597,409	30.64
Rural SD	10.08	3,459	291,382	977	48,541	433	18,199	3	144	4,872	358,266	10.05

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from March 14, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Greater Rural SD	44.70	5,891	477,151	1,196	79,802	1,256	109,388	14	15,792	8,357	682,133	43.78
Limited Review:												
Rapid City MSA	11.46	1,787	195,447	341	27,122	12	1,117	2	320	2,142	224,006	15.53
Sioux Falls MSA	33.72	5,381	600,584	818	80,051	96	6,973	10	3,240	6,305	690,848	30.64
Rural SD	10.12	1,458	137,563	330	13,337	105	5,323	0	0	1,893	156,223	10.05

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Greater Rural SD	1,142	32.96	0.80	0.18	4.83	2.10	72.51	60.25	21.87	37.48	30.29	28.57	28.92	32.27	27.65	
Limited Review:																
Rapid City MSA	463	13.36	0.00	0.00	21.00	17.93	54.14	53.13	24.86	28.94	19.25	0.00	15.69	19.10	22.79	
Sioux Falls MSA	1,463	42.22	0.00	0.00	17.09	9.57	64.42	69.99	18.48	20.44	24.92	0.00	23.49	25.40	24.07	
Rural SD	397	11.46	0.00	0.00	4.70	0.76	95.30	99.24	0.00	0.00	36.86	0.00	25.00	37.03	0.00	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Greater Rural SD	371	52.40	0.80	1.08	4.83	2.70	72.51	75.74	21.87	20.49	45.80	100.00	55.56	49.56	34.39	
Limited Review:																
Rapid City MSA	57	8.05	0.00	0.00	21.00	26.32	54.14	56.14	24.86	17.54	22.09	0.00	22.73	21.92	21.74	
Sioux Falls MSA	226	31.92	0.00	0.00	17.09	15.04	64.42	66.37	18.48	18.58	29.50	0.00	31.78	28.79	30.43	
Rural SD	54	7.63	0.00	0.00	4.70	1.85	95.30	98.15	0.00	0.00	46.96	0.00	33.33	47.32	0.00	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Greater Rural SD	4,369	42.31	0.80	0.18	4.83	1.30	72.51	63.61	21.87	34.91	35.19	53.33	34.76	38.08	30.82	
Limited Review:																
Rapid City MSA	1,266	12.26	0.00	0.00	21.00	11.85	54.14	53.16	24.86	34.99	22.25	0.00	18.14	21.86	24.83	
Sioux Falls MSA	3,684	35.68	0.00	0.00	17.09	7.06	64.42	64.88	18.48	28.07	24.21	0.00	20.37	23.27	28.18	
Rural SD	1,006	9.74	0.00	0.00	4.70	0.89	95.30	99.11	0.00	0.00	35.75	0.00	33.33	35.77	0.00	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Greater Rural SD	4	28.57	0.60	0.00	4.64	0.00	57.06	50.00	37.70	50.00	10.00	0.00	0.00	12.50	8.33	
Limited Review:																
Rapid City MSA	1	7.14	0.00	0.00	45.55	0.00	32.16	100.00	22.29	0.00	11.11	0.00	0.00	33.33	0.00	
Sioux Falls MSA	8	57.14	0.00	0.00	35.45	12.50	56.79	75.00	7.76	12.50	12.90	0.00	5.26	16.22	16.67	
Rural SD	1	7.14	0.00	0.00	1.54	0.00	98.46	100.00	0.00	0.00	50.00	0.00	0.00	50.00	0.00	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Greater Rural SD	1,196	44.54	0.60	0.50	6.88	5.02	72.42	68.06	20.10	26.42	10.69	17.14	10.81	10.39	11.44	
Limited Review:																
Rapid City MSA	341	12.70	0.00	0.00	41.89	30.79	44.36	47.80	13.74	21.41	10.28	N/A	8.59	11.07	11.74	
Sioux Falls MSA	818	30.47	0.00	0.00	32.95	29.83	58.50	60.02	8.55	10.15	11.65	N/A	10.62	11.94	13.36	
Rural SD	330	12.29	0.00	0.00	7.03	1.82	92.97	98.18	0.00	0.00	12.72	N/A	6.74	12.93	N/A	

* Based on 2003 Peer Small Business Data -- SD

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Greater Rural SD	1256	85.50	0.36	0.56	6.96	9.32	84.82	84.08	7.86	6.05	13.52	7.41	17.35	13.09	16.74	
Limited Review:																
Rapid City MSA	12	0.82	0.00	0.00	14.14	0.00	76.43	83.33	9.43	16.67	7.59	N/A	0.00	7.63	33.33	
Sioux Falls MSA	96	6.54	0.00	0.00	5.15	7.29	91.81	91.67	3.04	1.04	9.80	N/A	36.84	9.32	6.67	
Rural SD	105	7.15	0.00	0.00	28.02	10.48	71.98	89.52	0.00	0.00	10.71	N/A	4.23	13.11	N/A	

* Based on 2003 Peer Small Business Data -- SD

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Greater Rural SD	1,142	32.96	17.80	7.21	17.21	21.35	24.15	24.64	40.84	46.81	36.67	33.91	37.08	34.05	38.51	
Limited Review:																
Rapid City MSA	463	13.36	18.51	7.10	18.18	24.83	25.15	30.38	38.16	37.69	22.25	19.05	23.78	21.44	22.70	
Sioux Falls MSA	1,463	42.22	15.05	11.39	19.43	28.97	28.54	28.67	36.98	30.98	28.06	23.57	28.93	25.86	31.93	
Rural SD	397	11.46	16.84	3.86	19.62	22.62	25.66	28.28	37.89	45.24	41.69	31.91	52.69	36.79	41.90	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 5.37% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Greater Rural SD	371	52.40	17.80	9.07	17.21	21.98	24.15	28.02	40.84	40.93	47.52	41.77	50.00	46.36	48.53	
Limited Review:																
Rapid City MSA	57	8.05	18.51	12.28	18.18	21.05	25.15	24.56	38.16	42.11	22.53	20.59	18.46	18.42	30.77	
Sioux Falls MSA	226	31.92	15.05	19.14	19.43	31.58	28.54	22.01	36.98	27.27	29.03	38.46	34.02	22.01	26.76	
Rural SD	54	7.63	16.84	7.41	19.62	16.67	25.66	27.78	37.89	48.15	47.37	44.44	47.37	45.45	49.06	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 3.39% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Greater Rural SD	4,369	42.31	17.80	3.91	17.21	15.89	24.15	25.85	40.84	54.35	38.84	35.41	39.36	39.48	38.65	
Limited Review:																
Rapid City MSA	1,266	12.26	18.51	5.43	18.18	15.87	25.15	28.54	38.16	50.16	21.56	19.17	18.93	20.87	23.34	
Sioux Falls MSA	3,684	35.68	15.05	5.20	19.43	18.53	28.54	30.80	36.98	45.46	23.20	15.59	21.53	21.88	26.62	
Rural SD	1,006	9.74	16.84	3.37	19.62	13.10	25.66	26.33	37.89	57.20	35.01	26.53	29.45	32.69	38.68	

* Based on 2003 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 25.45% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: SOUTH DAKOTA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Greater Rural SD	1,196	44.54	60.70	68.14	86.45	7.86	5.69	10.69	13.90
Limited Review:									
Rapid City MSA	341	12.70	64.03	59.82	82.70	8.80	8.50	10.28	14.57
Sioux Falls MSA	818	30.47	61.04	58.19	80.93	7.82	11.25	11.65	14.23
Rural SD	330	12.29	63.18	67.58	92.42	5.45	2.12	12.72	15.70

* Based on 2003 Peer Small Business Data -- SD

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: SOUTH DAKOTA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Greater Rural SD	1,256	85.50	96.89	86.86	74.92	18.39	6.69	13.52	12.72
Limited Review:									
Rapid City MSA	12	0.82	93.27	75.00	66.67	33.33	0.00	7.59	5.92
Sioux Falls MSA	96	6.54	96.23	91.67	77.08	19.79	3.13	9.80	9.56
Rural SD	105	7.15	95.71	93.33	90.48	7.62	1.90	10.71	10.36

* Based on 2003 Peer Small Business Data -- SD

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: SOUTH DAKOTA			Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Greater Rural SD	0	0	108	4,754	108	4,754	46.10	2	322
Limited Review:									
Rapid City MSA	0	0	37	1,044	37	1,044	10.12	1	1,082
Sioux Falls MSA	2	357	40	4,117	42	4,473	43.37	1	98
Rural SD	0	0	15	42	15	42	0.41	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: SOUTH DAKOTA																	
Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Greater Rural SD	43.78	30	50.85	0.00	20.00	76.67	3.33	1	5	0	1	-4	-1	2.03	6.70	68.74	22.52
Limited Review:																	
Rapid City MSA	15.53	3	5.08	0.00	66.67	33.33	0.00	0	0	0	0	0	0	0.00	28.29	48.83	22.88
Sioux Falls MSA	30.64	18	30.51	0.00	27.78	55.56	16.67	1	6	0	-3	-2	0	0.00	21.45	63.04	15.50
Rural SD	10.05	8	13.56	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	4.21	95.79	0.00

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: NOVEMBER 1, 1999 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Austin-San Marcos MSA	11.75	44,512	6,459,253	9,385	417,903	69	2,795	27	16,532	53,993	6,896,483	10.31
Dallas MSA	25.37	105,995	15,412,417	10,549	462,442	38	1,932	43	34,027	116,625	15,910,818	9.46
Fort Worth-Arlington MSA	12.26	48,732	5,844,592	7,251	312,642	64	3,586	28	29,404	56,075	6,190,224	10.50
Houston MSA	22.08	81,029	10,488,452	20,247	836,719	167	12,183	41	47,457	101,484	11,384,811	27.22
Limited Review:												
Amarillo MSA	0.72	2,304	213,777	920	68,410	78	8,957	7	8,488	3,309	299,632	1.13
Beaumont-Port Arthur MSA	1.02	3,159	311,238	1,487	68,509	23	1,116	0	1,077	4,669	381,940	1.23
Brazoria MSA	1.25	4,994	590,605	714	24,477	33	2,880	3	1,487	5,744	619,449	0.91
Brownsville-Harlingen-San Benito MSA	1.51	5,433	451,166	1,388	68,041	75	4,393	60	23,288	6,956	546,888	2.90
Bryan-College Station MSA	0.88	3,148	347,211	871	43,291	26	839	0	1,148	4,045	392,489	1.25
Corpus Christi MSA	1.05	3,718	347,914	1,077	43,740	32	3,604	6	8,241	4,833	403,499	1.55
El Paso MSA	2.43	8,007	653,650	3,128	169,193	14	1,355	31	16,732	11,180	840,930	5.72
Galveston-Texas City MSA	1.13	4,651	584,648	546	18,136	2	65	0	262	5,199	603,111	0.14
Laredo MSA	0.59	2,278	223,290	441	19,910	5	725	3	1,172	2,727	245,097	1.41
Lubbock MSA	1.03	3,705	306,418	944	49,461	67	4,991	5	2,742	4,721	363,612	2.12
McAllen-Edinburg-Mission MSA	1.36	5,558	481,076	695	28,789	14	653	1	571	6,268	511,089	0.55
Odessa-Midland MSA	1.14	3,535	274,442	1,634	156,496	20	1,762	35	4,705	5,224	437,405	2.61
San Angelo MSA	0.57	2,175	151,076	447	23,496	7	657	1	872	2,630	176,101	1.25

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from November 1, 1999 to September 30, 2004.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1. Total Lending Volume (continued)

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: NOVEMBER 1, 1999 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Victoria MSA	0.67	2,150	173,224	862	54,958	46	2,190	0	911	3,058	231,283	1.76
Waco MSA	0.66	2,148	189,048	837	45,213	48	3,500	19	2,033	3,052	239,794	0.84
Wichita Falls MSA	0.60	1,933	142,505	765	59,948	60	6,141	1	3,846	2,759	212,440	1.09
Greater Rural TX	4.76	14,444	1,273,821	6,304	279,246	1,092	87,283	25	16,772	21,865	1,657,122	10.02

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from November 1, 1999 to September 30, 2004.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
Austin-San Marcos MSA	11.45	20,202	2,862,948	3,965	148,000	26	474	3	2,100	24,196	3,013,522	10.31
Dallas MSA	25.00	48,028	6,865,248	4,766	198,063	17	626	14	2,131	52,825	7,066,068	9.46
Fort Worth-Arlington MSA	12.31	22,715	2,674,477	3,272	123,526	20	589	8	9,133	26,015	2,807,725	10.50
Houston MSA	22.17	37,741	4,783,841	9,030	334,623	58	3,689	4	1,800	46,833	5,123,953	27.22
Limited Review:												
Amarillo MSA	0.81	1,313	114,442	365	22,588	36	3,521	1	400	1,715	140,951	1.13
Beaumont-Port Arthur MSA	1.04	1,649	159,353	543	23,608	7	361	0	0	2,199	183,322	1.23
Brazoria MSA	1.24	2,278	264,728	325	9,924	13	1,163	1	94	2,617	275,909	0.91
Brownsville-Harlingen-San Benito MSA	1.29	2,231	188,399	486	15,616	17	659	2	4,460	2,736	209,134	2.90
Bryan-College Station MSA	0.79	1,355	148,193	297	11,856	11	474	0	0	1,663	160,523	1.25
Corpus Christi MSA	1.11	1,874	168,729	450	15,830	11	1,223	1	1,065	2,336	186,847	1.55
El Paso MSA	2.76	4,477	364,370	1,341	57,255	3	50	5	7,311	5,826	428,986	5.72
Galveston-Texas City MSA	1.11	2,084	262,117	262	8,272	1	40	0	0	2,347	270,429	0.14
Laredo MSA	0.58	1,042	104,022	186	6,143	5	725	1	53	1,234	110,943	1.41
Lubbock MSA	1.05	1,835	154,102	370	17,523	18	679	1	250	2,224	172,554	2.12
McAllen-Edinburg-Mission MSA	1.33	2,503	218,835	299	9,193	5	229	0	0	2,807	228,257	0.55
Odessa-Midland MSA	0.98	1,556	118,123	504	37,828	5	324	10	470	2,075	156,745	2.61
San Angelo MSA	0.57	1,021	71,656	173	6,099	6	407	0	0	1,200	78,162	1.25

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only (continued)

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Victoria MSA	0.62	954	77,676	339	16,188	18	1,049	0	0	1,311	94,913	1.76
Waco MSA	0.63	999	91,227	322	15,206	13	1,232	4	381	1,338	108,046	0.84
Wichita Falls MSA	0.56	906	68,664	253	12,866	17	2,113	0	0	1,176	83,643	1.09
Greater Rural TX	4.40	6,416	590,524	2,530	103,086	353	24,176	1	150	9,300	717,936	10.02

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: TEXAS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Austin-San Marcos MSA	7,772	11.75	2.50	1.66	19.19	10.20	42.63	53.80	35.68	34.34	14.01	14.63	12.75	14.97	13.05	
Dallas MSA	18,792	28.41	2.50	1.28	21.60	12.06	35.08	35.08	40.82	51.58	13.20	11.37	13.62	14.04	12.64	
Fort Worth-Arlington MSA	8,392	12.69	3.15	1.35	18.96	13.00	43.12	43.68	34.77	41.97	12.33	15.11	13.63	13.10	11.25	
Houston MSA	13,725	20.75	3.10	2.87	22.86	11.39	31.49	29.61	42.55	56.13	9.45	21.25	8.73	8.87	9.66	
Limited Review:																
Amarillo MSA	419	0.63	1.25	0.24	24.08	13.13	42.03	52.27	32.63	34.37	8.08	6.90	6.20	9.49	7.09	
Beaumont-Port Arthur MSA	589	0.89	3.21	0.68	15.67	10.02	52.66	47.71	28.47	41.60	10.82	7.55	13.53	10.26	11.07	
Brazoria MSA	850	1.28	1.50	0.35	15.19	10.00	53.78	47.29	29.53	42.35	10.30	8.82	12.78	11.77	8.70	
Brownsville-Harlingen-San Benito MSA	760	1.15	0.87	1.18	21.06	8.29	43.90	27.89	34.18	62.63	15.57	8.41	15.44	13.37	17.12	
Bryan-College Station MSA	580	0.88	0.08	0.34	28.95	16.72	30.55	24.14	40.41	58.79	11.94	20.00	10.67	12.65	11.99	
Corpus Christi MSA	701	1.06	3.82	0.43	24.93	14.27	40.93	37.66	30.32	47.65	8.53	4.35	9.58	9.02	7.99	
El Paso MSA	1,085	1.64	0.92	0.65	26.70	14.56	34.90	31.61	37.48	53.18	8.79	33.33	11.73	7.47	9.08	
Galveston-Texas City MSA	873	1.32	2.42	0.34	31.87	16.95	30.80	27.15	34.91	55.56	8.67	4.29	8.31	8.65	8.86	
Laredo MSA	431	0.65	0.12	0.00	34.45	12.53	33.06	20.65	32.37	66.82	12.48	0.00	12.89	9.91	13.55	
Lubbock MSA	596	0.90	0.27	0.00	22.15	13.09	44.41	43.29	33.17	43.62	7.85	0.00	8.66	8.11	7.42	
McAllen-Edinburg-Mission MSA	1,092	1.65	0.00	0.00	27.56	6.23	48.45	39.10	23.99	54.67	16.10	0.00	8.62	15.97	17.98	
Odessa-Midland MSA	630	0.95	1.13	0.16	23.87	9.21	42.00	44.44	33.00	46.19	13.73	25.00	12.53	15.86	12.35	
San Angelo MSA	306	0.46	0.95	0.00	16.19	6.86	53.10	52.61	29.77	40.52	14.72	0.00	20.39	14.88	13.92	
San Antonio MSA	5,641	8.53	1.63	0.28	30.52	13.86	33.07	29.85	34.77	56.00	11.48	8.25	11.51	11.97	11.26	

* Based on 2003 Peer Mortgage Data: SW Region NA Region MSA4920.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 2. Geographic Distribution of Home Purchase Loans (continued)

Geographic Distribution: HOME PURCHASE		Geography: TEXAS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Victoria MSA	345	0.52	2.08	0.29	22.53	16.23	48.77	45.51	26.62	37.97	23.47	100.00	21.29	22.25	26.15	
Waco MSA	393	0.59	4.80	3.31	18.68	11.96	36.55	34.86	39.97	49.87	8.48	6.99	8.23	10.25	7.72	
Wichita Falls MSA	229	0.35	1.68	0.00	18.50	7.42	45.91	49.34	33.91	43.23	7.26	0.00	5.38	7.04	8.06	
Greater Rural TX	1,949	2.95	0.00	0.00	10.46	5.34	63.32	61.57	26.21	33.09	16.89	0.00	20.00	18.00	14.81	

* Based on 2003 Peer Mortgage Data: SW Region NA Region MSA4920.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: TEXAS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Austin-San Marcos MSA	403	9.70	2.50	1.24	19.19	12.16	42.63	35.24	35.68	51.36	13.17	8.47	10.19	11.27	16.43	
Dallas MSA	866	20.85	2.50	0.46	21.60	7.04	35.08	29.45	40.82	63.05	10.96	3.42	6.41	10.56	12.36	
Fort Worth-Arlington MSA	424	10.21	3.15	1.65	18.96	13.44	43.12	36.79	34.77	48.11	8.89	11.86	9.58	8.00	9.44	
Houston MSA	952	22.92	3.10	1.16	22.86	12.29	31.49	27.52	42.55	59.03	11.03	7.69	8.47	10.37	12.28	
Limited Review:																
Amarillo MSA	43	1.04	1.25	0.00	24.08	6.98	42.03	46.51	32.63	46.51	7.39	0.00	2.19	7.87	10.99	
Beaumont-Port Arthur MSA	57	1.37	3.21	0.00	15.67	12.28	52.66	42.11	28.47	45.61	6.30	0.00	6.42	4.70	9.35	
Brazoria MSA	52	1.25	1.50	0.00	15.19	1.92	53.78	59.62	29.53	38.46	8.95	0.00	1.64	10.47	9.01	
Brownsville-Harlingen-San Benito MSA	95	2.29	0.87	0.00	21.06	20.00	43.90	42.11	34.18	37.89	18.41	0.00	19.19	20.62	16.36	
Bryan-College Station MSA	35	0.84	0.08	2.86	28.95	8.57	30.55	40.00	40.41	48.57	20.00	100.00	12.50	23.73	18.68	
Corpus Christi MSA	73	1.76	3.82	6.85	24.93	30.14	40.93	36.99	30.32	26.03	9.68	21.74	15.17	8.23	7.36	
El Paso MSA	122	2.94	0.92	0.00	26.70	11.48	34.90	26.23	37.48	62.30	6.23	0.00	3.05	4.97	8.86	
Galveston-Texas City MSA	22	0.53	2.42	0.00	31.87	4.55	30.80	31.82	34.91	63.64	2.99	0.00	0.53	3.30	4.43	
Laredo MSA	36	0.87	0.12	0.00	34.45	25.00	33.06	16.67	32.37	58.33	7.61	0.00	6.00	3.90	12.43	
Lubbock MSA	84	2.02	0.27	0.00	22.15	22.62	44.41	36.90	33.17	40.48	20.44	0.00	22.35	18.79	21.12	
McAllen-Edinburg-Mission MSA	66	1.59	0.00	0.00	27.56	16.67	48.45	46.97	23.99	36.36	7.85	0.00	5.24	8.56	8.92	
Odessa-Midland MSA	41	0.99	1.13	0.00	23.87	7.32	42.00	41.46	33.00	51.22	12.62	0.00	5.45	13.71	14.58	
San Angelo MSA	41	0.99	0.95	2.44	16.19	12.20	53.10	60.98	29.77	24.39	14.29	33.33	13.89	16.34	10.53	
San Antonio MSA	207	4.98	1.63	0.48	30.52	28.99	33.07	35.27	34.77	35.27	7.17	2.50	7.84	8.72	5.87	

* Based on 2003 Peer Mortgage Data: SW Region NA Region MSA4920.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans (continued)

Geographic Distribution: HOME IMPROVEMENT		Geography: TEXAS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Victoria MSA	39	0.94	2.08	0.00	22.53	23.08	48.77	33.33	26.62	43.59	22.29	0.00	23.08	15.85	31.48	
Waco MSA	25	0.60	4.80	4.00	18.68	20.00	36.55	36.00	39.97	40.00	4.49	5.26	6.58	4.81	3.64	
Wichita Falls MSA	34	0.82	1.68	0.00	18.50	5.88	45.91	38.24	33.91	55.88	11.49	0.00	4.00	9.70	17.27	
Greater Rural TX	436	10.50	0.00	0.00	10.46	11.24	63.32	66.74	26.21	22.02	27.39	0.00	28.99	29.66	21.72	

* Based on 2003 Peer Mortgage Data: SW Region NA Region MSA4920.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: TEXAS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Austin-San Marcos MSA	12,019	11.17	2.50	1.47	19.19	9.53	42.63	42.71	35.68	46.29	13.24	14.73	12.08	13.86	12.93	
Dallas MSA	28,356	26.35	2.50	0.75	21.60	9.26	35.08	30.00	40.82	59.99	12.11	10.77	11.78	12.62	11.94	
Fort Worth-Arlington MSA	13,892	12.91	3.15	0.73	18.96	9.08	43.12	38.27	34.77	51.92	13.60	14.53	13.92	13.82	13.38	
Houston MSA	23,028	21.40	3.10	1.13	22.86	7.00	31.49	25.85	42.55	66.02	12.27	14.98	8.73	11.50	13.13	
Limited Review:																
Amarillo MSA	851	0.79	1.25	0.12	24.08	11.99	42.03	48.30	32.63	39.60	10.94	5.00	12.11	12.21	9.48	
Beaumont-Port Arthur MSA	1,001	0.93	3.21	0.60	15.67	7.49	52.66	42.56	28.47	49.35	13.41	11.32	15.69	11.71	15.00	
Brazoria MSA	1,376	1.28	1.50	0.29	15.19	6.25	53.78	42.59	29.53	50.87	13.05	11.76	11.73	13.59	12.80	
Brownsville-Harlingen-San Benito MSA	1,375	1.28	0.87	2.11	21.06	10.25	43.90	31.42	34.18	56.22	25.91	30.85	35.43	26.13	24.45	
Bryan-College Station MSA	737	0.68	0.08	0.27	28.95	11.13	30.55	29.04	40.41	59.57	13.91	40.00	10.11	14.20	14.75	
Corpus Christi MSA	1,099	1.02	3.82	0.91	24.93	9.92	40.93	35.49	30.32	53.69	10.53	9.26	11.32	9.94	10.83	
El Paso MSA	3,267	3.04	0.92	0.46	26.70	12.12	34.90	33.24	37.48	54.18	18.21	38.46	21.08	20.38	16.55	
Galveston-Texas City MSA	1,188	1.10	2.42	0.34	31.87	13.22	30.80	23.65	34.91	62.79	10.04	5.48	8.33	9.07	11.00	
Laredo MSA	575	0.53	0.12	0.00	34.45	10.09	33.06	23.13	32.37	66.78	20.20	0.00	23.02	20.81	19.65	
Lubbock MSA	1,153	1.07	0.27	0.00	22.15	15.70	44.41	41.11	33.17	43.19	14.42	0.00	24.07	14.09	12.84	
McAllen-Edinburg-Mission MSA	1,345	1.25	0.00	0.00	27.56	8.70	48.45	37.70	23.99	53.61	17.23	0.00	12.19	17.42	18.33	
Odessa-Midland MSA	884	0.82	1.13	0.23	23.87	10.41	42.00	37.56	33.00	51.81	14.95	40.00	20.77	15.70	13.67	
San Angelo MSA	672	0.62	0.95	0.30	16.19	6.70	53.10	47.92	29.77	45.09	24.81	50.00	40.91	24.19	23.97	
San Antonio MSA	8,978	8.34	1.63	0.27	30.52	10.75	33.07	31.88	34.77	57.11	13.41	12.70	11.82	14.35	13.27	

* Based on 2003 Peer Mortgage Data: SW Region NA Region MSA4920.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans (continued)

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: TEXAS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Victoria MSA	570	0.53	2.08	0.00	22.53	10.35	48.77	45.44	26.62	44.21	31.72	0.00	26.34	32.05	33.07
Waco MSA	581	0.54	4.80	1.89	18.68	10.50	36.55	33.73	39.97	53.87	9.44	7.97	11.32	11.00	8.46
Wichita Falls MSA	643	0.60	1.68	0.31	18.50	10.73	45.91	44.17	33.91	44.79	17.20	66.67	23.71	16.05	17.19
Greater Rural TX	4,028	3.74	0.00	0.00	10.46	5.56	63.32	61.54	26.21	32.89	21.34	0.00	30.94	23.91	17.02

* Based on 2003 Peer Mortgage Data: SW Reg NA Reg MSA4920.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: TEXAS					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Austin-San Marcos MSA	3	5.17	16.88	0.00	32.97	33.33	35.24	66.67	14.91	0.00	2.33	0.00	2.27	4.44	0.00	
Dallas MSA	12	20.69	14.28	0.00	30.32	50.00	32.08	25.00	23.32	25.00	4.63	0.00	6.67	4.29	7.14	
Fort Worth-Arlington MSA	7	12.07	7.01	14.29	28.60	14.29	44.94	42.86	19.45	28.57	8.64	20.00	3.45	10.00	11.76	
Houston MSA	12	20.69	9.96	16.67	35.30	16.67	30.90	33.33	23.84	33.33	3.99	5.88	1.68	4.30	7.27	
Limited Review:																
Amarillo MSA	0	0.00	2.20	0.00	28.97	0.00	38.48	0.00	30.34	0.00	0.00	0.00	0.00	0.00	0.00	
Beaumont- Port Arthur MSA	2	3.45	6.11	0.00	27.01	0.00	32.58	100.00	34.29	0.00	9.52	0.00	0.00	12.50	0.00	
Brazoria MSA	0	0.00	3.30	0.00	27.26	0.00	36.55	0.00	32.89	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville Harlingen-San Benito MSA	1	1.72	2.93	0.00	15.31	0.00	19.84	0.00	61.92	100.00	4.35	0.00	0.00	0.00	11.11	
Bryan-College Station MSA	1	1.72	7.38	100.00	39.52	0.00	43.87	0.00	9.23	0.00	7.69	33.33	0.00	0.00	0.00	
Corpus Christi MSA	1	1.72	7.54	0.00	13.95	0.00	46.86	0.00	31.65	100.00	3.03	0.00	0.00	0.00	10.00	
El Paso MSA	3	5.17	11.43	33.33	31.34	33.33	26.23	33.33	31.00	0.00	10.00	50.00	6.67	16.67	0.00	
Galveston-Texas City MSA	1	1.72	5.99	0.00	63.48	100.00	9.88	0.00	20.65	0.00	3.13	0.00	6.25	0.00	0.00	
Laredo MSA	0	0.00	2.50	0.00	18.94	0.00	41.52	0.00	37.04	0.00	0.00	0.00	0.00	0.00	0.00	
Lubbock MSA	2	3.45	9.26	0.00	29.57	100.00	43.16	0.00	18.02	0.00	4.88	0.00	8.70	0.00	0.00	
McAllen-Edinburg-Mission MSA	0	0.00	0.00	0.00	11.56	0.00	31.77	0.00	56.67	0.00	0.00	0.00	0.00	0.00	0.00	
Odessa-Midland MSA	1	1.72	0.36	0.00	16.04	0.00	31.19	100.00	52.40	0.00	8.33	0.00	0.00	25.00	0.00	
San Angelo MSA	2	3.45	1.95	0.00	22.15	0.00	37.89	100.00	38.01	0.00	22.22	0.00	0.00	40.00	0.00	
San Antonio MSA	7	12.07	1.82	0.00	35.55	0.00	40.46	85.71	22.10	14.29	10.94	0.00	0.00	21.43	7.14	

* Based on 2003 Peer Mortgage Data: SW Reg NA Reg MSA4920.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans (continued)

Geographic Distribution: MULTIFAMILY		Geography: TEXAS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans					
Victoria MSA	0	0.00	2.13	0.00	36.28	0.00	42.94	0.00	18.64	0.00	0.00	0.00	0.00	0.00	0.00
Waco MSA	0	0.00	26.63	0.00	38.25	0.00	18.33	0.00	16.78	0.00	0.00	0.00	0.00	0.00	0.00
Wichita Falls MSA	0	0.00	1.84	0.00	23.84	0.00	25.55	0.00	48.77	0.00	0.00	0.00	0.00	0.00	0.00
Greater Rural TX	3	5.17	0.00	0.00	11.06	0.00	70.06	100.00	18.88	0.00	12.00	0.00	0.00	16.67	0.00

* Based on 2003 Peer Mortgage Data: SW Reg NA Reg MSA4920.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: TEXAS		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Austin-San Marcos MSA	3,961	12.20	4.58	3.74	20.68	18.88	37.02	35.55	37.63	41.83	9.82	9.97	10.20	9.03	10.41						
Dallas MSA	4,740	14.61	4.20	3.76	25.68	26.29	32.44	32.24	36.61	37.72	4.69	5.11	5.16	4.74	4.34						
Fort Worth-Arlington MSA	3,272	10.08	3.45	3.30	26.70	24.66	40.09	38.20	29.76	33.83	6.98	8.42	7.19	6.60	7.19						
Houston MSA	9,015	27.78	5.35	5.11	25.53	22.81	26.51	27.90	42.08	44.18	7.43	8.32	7.08	7.43	7.52						
Limited Review:																					
Amarillo MSA	365	1.12	12.08	11.51	26.76	19.73	35.81	32.60	25.35	36.16	3.56	4.65	3.44	3.11	3.85						
Beaumont- Port Arthur MSA	543	1.67	2.78	1.29	20.39	18.60	46.75	47.70	30.03	32.41	6.66	5.47	6.84	6.85	6.36						
Brazoria MSA	325	1.00	3.27	1.23	22.35	14.46	45.65	55.69	28.73	28.62	6.31	3.88	4.54	7.75	5.52						
Brownsville Harlingen-San Benito MSA	486	1.50	2.42	2.88	28.36	26.95	32.82	29.63	36.40	40.53	7.22	8.90	7.56	7.07	7.03						
Bryan-College Station MSA	297	0.92	1.79	3.37	33.87	29.63	31.35	33.33	32.91	33.67	7.38	17.86	6.93	8.15	6.75						
Corpus Christi MSA	450	1.39	12.64	14.44	25.51	20.22	39.14	39.78	22.71	25.56	5.14	6.15	4.45	5.30	5.05						
El Paso MSA	1,341	4.13	9.00	10.89	31.24	28.49	24.56	19.39	35.19	41.24	10.70	14.84	10.91	8.77	10.91						
Galveston-Texas City MSA	262	0.81	3.89	3.44	34.77	19.08	27.91	22.52	33.43	54.96	4.69	4.79	3.11	3.79	6.51						
Laredo MSA	186	0.57	7.40	9.68	22.92	16.67	24.17	30.65	45.52	43.01	3.39	6.14	3.16	5.15	2.57						
Lubbock MSA	370	1.14	1.05	0.27	24.76	23.78	44.05	41.62	30.13	34.32	4.00	4.76	4.75	4.13	3.50						
McAllen-Edinburg-Mission MSA	299	0.92	0.00	0.00	18.20	18.39	38.98	42.47	42.81	39.13	2.45	N/A	2.53	2.86	2.09						
Odessa-Midland MSA	504	1.55	0.59	0.79	31.98	34.72	36.65	27.18	30.78	37.30	8.09	7.69	9.84	5.87	9.02						
San Angelo MSA	173	0.53	2.47	3.47	16.27	23.12	51.97	47.98	29.28	25.43	6.34	12.00	8.25	6.22	5.12						
San Antonio MSA	2,421	7.46	2.13	2.35	30.09	24.58	34.25	38.95	33.29	34.12	6.67	8.38	6.53	7.64	5.84						

* Based on 2003 Peer Small Business Data -- TX

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 6. Geographic Distribution of Small Loans to Businesses (continued)

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: TEXAS					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans						
Victoria MSA	339	1.04	1.36	0.59	39.46	30.68	36.35	44.25	22.83	24.48	11.63	9.09	11.00	12.18	11.60	
Waco MSA	322	0.99	4.65	3.42	32.57	35.71	28.26	30.43	34.52	30.43	6.88	7.43	8.46	7.57	5.22	
Wichita Falls MSA	253	0.78	1.04	0.79	34.72	39.13	31.61	29.64	32.63	30.43	8.17	12.50	9.61	7.88	7.02	
Greater Rural TX	2,530	7.80	0.00	0.00	11.20	10.04	66.60	68.10	22.19	21.86	11.95	N/A	11.93	12.51	10.49	

* Based on 2003 Peer Small Business Data -- TX

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: TEXAS		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Austin-San Marcos MSA	26	3.67	1.83	0.00	20.36	30.77	48.01	42.31	29.80	26.92	11.21	0.00	16.33	10.78	8.97						
Dallas MSA	17	2.40	2.31	0.00	21.21	17.65	40.80	64.71	35.33	17.65	1.95	0.00	1.42	2.77	1.17						
Fort Worth-Arlington MSA	20	2.82	1.49	0.00	17.75	30.00	50.95	45.00	29.80	25.00	3.88	0.00	9.09	2.65	4.76						
Houston MSA	58	8.19	2.64	0.00	20.31	18.97	35.37	39.66	41.65	41.38	6.26	0.00	4.38	6.63	7.77						
Limited Review:																					
Amarillo MSA	36	5.08	8.24	11.11	10.54	8.33	48.76	25.00	32.45	55.56	11.84	9.52	13.04	9.52	15.04						
Beaumont- Port Arthur MSA	7	0.99	2.16	0.00	9.47	0.00	60.47	71.43	27.91	28.57	5.15	N/A	0.00	5.75	4.76						
Brazoria MSA	13	1.84	1.08	0.00	10.75	7.69	65.81	76.92	22.37	15.38	11.71	N/A	9.09	10.87	25.00						
Brownsville Harlingen-San Benito MSA	17	2.40	0.23	0.00	11.03	35.29	56.57	23.53	32.16	41.18	7.55	N/A	46.15	3.31	7.69						
Bryan-College Station MSA	11	1.55	0.54	0.00	17.96	27.27	34.32	36.36	47.18	36.36	8.09	0.00	23.08	10.00	4.88						
Corpus Christi MSA	11	1.55	4.68	9.09	21.79	9.09	52.41	36.36	21.12	45.45	6.55	14.29	2.13	5.00	14.71						
El Paso MSA	3	0.42	3.07	0.00	35.93	66.67	25.53	33.33	35.46	0.00	5.88	0.00	15.38	11.11	0.00						
Galveston-Texas City MSA	1	0.14	2.97	0.00	29.67	0.00	35.61	100.0	31.75	0.00	3.03	0.00	0.00	6.25	0.00						
Laredo MSA	5	0.71	2.86	0.00	13.57	0.00	31.43	60.0	52.14	40.00	7.14	0.00	0.00	11.54	5.56						
Lubbock MSA	18	2.54	1.51	0.00	16.16	5.56	47.67	55.56	34.66	38.89	2.85	N/A	5.56	2.61	2.78						
McAllen-Edinburg-Mission MSA	5	0.71	0.00	0.00	12.22	20.00	47.85	60.00	39.93	20.00	1.67	N/A	1.56	2.29	0.95						
Odessa-Midland MSA	5	0.71	0.24	0.00	15.00	20.00	55.48	40.00	29.29	40.00	10.00	0.00	33.33	9.52	6.67						
San Angelo MSA	6	0.85	0.56	0.00	5.62	0.00	66.29	33.33	27.53	66.67	4.69	N/A	0.00	2.08	14.29						
San Antonio MSA	48	6.78	0.86	0.00	20.61	10.42	40.20	64.58	38.09	25.00	15.00	N/A	5.21	22.46	13.95						

* Based on 2003 Peer Small Business Data -- TX

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms (continued)

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: TEXAS															
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003															
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Victoria MSA	18	2.54	0.92	0.00	21.20	11.11	52.53	66.67	25.35	22.22	7.26	0.00	11.11	8.21	4.94
Waco MSA	13	1.84	1.71	0.00	12.36	0.00	39.16	84.62	46.77	15.38	7.43	N/A	0.00	14.86	2.11
Wichita Falls MSA	17	2.40	0.61	0.00	17.48	5.88	51.84	82.35	30.06	11.76	17.17	N/A	4.17	35.90	5.56
Greater Rural TX	353	49.86	0.00	0.00	6.96	5.67	70.21	73.09	22.83	21.25	13.12	N/A	11.05	13.32	13.11

* Based on 2003 Peer Small Business Data -- TX

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: TEXAS					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Austin-San Marcos MSA	7,772	11.75	19.71	9.68	18.27	28.44	22.73	30.32	39.28	31.55	16.57	17.22	19.13	17.35	14.09									
Dallas MSA	18,792	28.41	21.11	10.30	17.94	25.71	20.23	29.01	40.73	34.97	15.85	19.55	18.97	16.68	13.00									
Fort Worth-Arlington MSA	8,392	12.69	19.25	11.25	18.56	25.76	21.84	30.17	40.34	32.82	14.68	18.87	16.14	15.23	12.43									
Houston MSA	13,725	20.75	22.50	6.48	17.23	20.96	18.78	25.82	41.49	46.74	11.21	10.87	11.02	10.84	11.56									
Limited Review:																								
Amarillo MSA	419	0.63	19.75	8.27	18.55	24.33	21.67	29.20	40.03	38.20	9.84	10.78	12.41	11.38	7.81									
Beaumont-Port Arthur MSA	589	0.89	22.23	6.60	16.92	18.06	19.99	25.17	40.87	50.17	12.13	14.67	12.24	11.29	12.28									
Brazoria MSA	850	1.28	20.58	6.30	17.71	20.21	22.01	28.66	39.70	44.83	12.04	15.01	13.97	12.10	11.01									
Brownsville-Harlingen-San Benito MSA	760	1.15	23.75	2.40	16.04	8.39	17.82	20.37	42.40	68.84	18.04	16.07	9.40	18.21	20.34									
Bryan-College Station MSA	580	0.88	24.61	5.57	16.19	15.65	17.78	25.57	41.42	53.22	13.61	13.39	14.47	14.61	12.99									
Corpus Christi MSA	701	1.06	22.80	7.10	16.85	19.86	19.90	27.10	40.46	45.94	10.29	14.67	12.06	10.97	8.97									
El Paso MSA	1,085	1.64	22.11	7.60	17.46	17.28	18.92	24.03	41.51	51.09	10.28	15.69	10.69	9.23	10.18									
Galveston-Texas City MSA	873	1.32	22.60	3.25	17.33	16.47	18.81	27.61	41.27	52.67	10.07	8.56	11.67	10.29	9.66									
Laredo MSA	431	0.65	22.96	2.10	16.89	11.19	18.19	21.68	41.96	65.03	16.01	15.25	14.86	15.32	16.51									
Lubbock MSA	596	0.90	20.82	5.38	17.92	18.75	20.79	25.35	40.47	50.52	10.12	11.61	11.57	10.68	9.32									
McAllen-Edinburg-Mission MSA	1,092	1.65	23.48	1.29	16.86	7.47	17.67	20.37	41.98	70.88	19.15	14.89	18.08	20.54	19.00									
Odessa-Midland MSA	630	0.95	20.90	8.09	17.71	22.17	20.60	25.73	40.80	44.01	15.77	19.84	18.76	17.61	13.39									
San Angelo MSA	306	0.46	19.36	7.14	18.32	21.09	22.82	34.01	39.50	37.76	17.87	17.95	20.53	21.32	14.66									
San Antonio MSA	5,641	8.53	21.15	7.72	17.98	21.79	20.48	28.56	40.40	41.92	13.74	14.00	16.11	14.56	12.28									

* Based on 2003 Peer Mortgage Data: SW Reg NA Reg MSA4920.

** As a percentage of loans with borrower income information available. No information was available for 1.17% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 8. Borrower Distribution of Home Purchase Loans (continued)

Borrower Distribution: HOME PURCHASE		Geography: TEXAS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Victoria MSA	345	0.52	20.96	7.83	17.67	26.81	20.53	27.71	40.84	37.65	25.92	21.67	31.32	24.60	24.90
Waco MSA	393	0.59	20.68	7.20	17.54	17.74	21.36	27.25	40.42	47.81	9.98	13.53	9.93	11.79	8.87
Wichita Falls MSA	229	0.35	18.21	8.04	18.98	24.55	23.80	26.34	39.01	41.07	10.21	16.67	13.16	9.46	8.82
Greater Rural TX	1,949	2.95	19.00	3.49	16.72	12.91	20.28	25.82	43.99	57.78	19.41	19.88	20.84	21.26	18.39

* Based on 2003 Peer Mortgage Data: SW Reg NA Reg MSA4920.

** As a percentage of loans with borrower income information available. No information was available for 1.17% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: TEXAS					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Austin-San Marcos MSA	403	9.70	19.71	6.23	18.27	14.46	22.73	24.19	39.28	55.11	14.82	11.11	12.39	14.39	16.52									
Dallas MSA	866	20.85	21.11	2.35	17.94	8.35	20.23	19.18	40.73	70.12	11.53	3.49	7.73	11.03	13.55									
Fort Worth-Arlington MSA	424	10.21	19.25	7.75	18.56	14.53	21.84	23.00	40.34	54.72	9.29	8.96	9.54	10.12	8.96									
Houston MSA	952	22.92	22.50	5.51	17.23	11.66	18.78	19.62	41.49	63.20	11.58	7.96	9.26	11.12	12.86									
Limited Review:																								
Amarillo MSA	43	1.04	19.75	4.65	18.55	11.63	21.67	16.28	40.03	67.44	7.58	2.50	4.55	5.79	11.33									
Beaumont-Port Arthur MSA	57	1.37	22.23	1.82	16.92	18.18	19.99	23.64	40.87	56.36	6.17	1.01	6.29	6.53	7.13									
Brazoria MSA	52	1.25	20.58	3.92	17.71	15.69	22.01	17.65	39.70	62.75	9.21	3.77	9.88	6.47	11.39									
Brownsville-Harlingen-San Benito MSA	95	2.29	23.75	8.42	16.04	20.00	17.82	21.05	42.40	50.53	19.23	15.38	22.09	20.00	18.75									
Bryan-College Station MSA	35	0.84	24.61	0.00	16.19	8.57	17.78	20.00	41.42	71.43	21.60	0.00	15.79	35.00	21.55									
Corpus Christi MSA	73	1.76	22.80	16.44	16.85	9.59	19.90	30.14	40.46	43.84	10.07	14.81	6.60	13.17	8.63									
El Paso MSA	122	2.94	22.11	5.79	17.46	12.40	18.92	15.70	41.51	66.12	6.29	3.78	4.82	3.85	8.57									
Galveston-Texas City MSA	22	0.53	22.60	4.55	17.33	13.64	18.81	27.27	41.27	54.55	3.15	1.61	2.88	4.55	2.99									
Laredo MSA	36	0.87	22.96	5.56	16.89	11.11	18.19	13.89	41.96	69.44	8.51	3.51	4.26	6.67	12.69									
Lubbock MSA	84	2.02	20.82	9.88	17.92	16.05	20.79	22.22	40.47	51.85	20.56	24.24	18.57	22.22	20.00									
McAllen-Edinburg-Mission MSA	66	1.59	23.48	6.06	16.86	9.09	17.67	21.21	41.98	63.64	8.31	5.63	6.25	8.54	9.07									
Odessa-Midland MSA	41	0.99	20.90	7.50	17.71	17.50	20.60	7.50	40.80	67.50	12.46	11.11	13.21	4.05	16.17									
San Angelo MSA	41	0.99	19.36	12.20	18.32	21.95	22.82	26.83	39.50	39.02	14.49	27.78	19.57	15.28	10.88									
San Antonio MSA	207	4.98	21.15	16.42	17.98	15.42	20.48	13.93	40.40	54.23	7.52	10.09	7.21	4.93	8.09									

* Based on 2003 Peer Mortgage Data: SW Reg NA Reg MSA4920.

** As a percentage of loans with borrower income information available. No information was available for 1.32% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans (continued)

Borrower Distribution: HOME IMPROVEMENT		Geography: TEXAS				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Victoria MSA	39	0.94	20.96	20.51	17.67	7.69	20.53	20.51	40.84	51.28	23.49	32.00	12.50	20.51	25.64
Waco MSA	25	0.60	20.68	0.00	17.54	20.00	21.36	24.00	40.42	56.00	4.67	0.00	6.58	5.83	4.18
Wichita Falls MSA	34	0.82	18.21	2.94	18.98	14.71	23.80	32.35	39.01	50.00	11.89	5.00	10.64	13.58	12.32
Greater Rural TX	436	10.50	19.00	7.39	16.72	14.09	20.28	20.32	43.99	58.20	28.89	25.40	29.19	30.99	28.64

* Based on 2003 Peer Mortgage Data: SW Reg NA Reg MSA4920.

** As a percentage of loans with borrower income information available. No information was available for 1.32% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: TEXAS		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*							
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Austin-San Marcos MSA	12,019	11.17	19.71	5.74	18.27	15.65	22.73	25.36	39.28	53.24	12.69	13.62	11.93	12.42	12.98			
Dallas MSA	28,356	26.35	21.11	5.55	17.94	12.66	20.23	22.28	40.73	59.51	10.30	11.80	9.22	9.89	10.60			
Fort Worth-Arlington MSA	13,892	12.91	19.25	6.19	18.56	15.74	21.84	23.56	40.34	54.50	11.59	14.28	12.12	11.46	11.26			
Houston MSA	23,028	21.40	22.50	3.26	17.23	11.00	18.78	19.70	41.49	66.03	11.43	9.47	9.26	10.45	12.38			
Limited Review:																		
Amarillo MSA	851	0.79	19.75	4.79	18.55	14.19	21.67	23.76	40.03	57.26	9.93	9.86	10.85	10.07	9.67			
Beaumont-Port Arthur MSA	1,001	0.93	22.23	1.92	16.92	7.68	19.99	18.64	40.87	71.75	13.77	8.33	10.29	12.83	14.85			
Brazoria MSA	1,376	1.28	20.58	3.83	17.71	10.98	22.01	21.75	39.70	63.44	11.65	12.26	10.90	10.04	12.44			
Brownsville-Harlingen-San Benito MSA	1,375	1.28	23.75	1.31	16.04	5.46	17.82	16.97	42.40	76.26	28.55	25.40	27.02	34.10	27.72			
Bryan-College Station MSA	737	0.68	24.61	2.80	16.19	9.39	17.78	19.44	41.42	68.37	14.18	15.89	14.39	12.53	14.63			
Corpus Christi MSA	1,099	1.02	22.80	2.81	16.85	10.64	19.90	19.19	40.46	67.36	11.20	9.27	12.25	10.58	11.33			
El Paso MSA	3,267	3.04	22.11	4.66	17.46	12.51	18.92	22.65	41.51	60.18	18.57	22.97	19.94	22.03	17.07			
Galveston-Texas City MSA	1,188	1.10	22.60	1.79	17.33	7.95	18.81	20.04	41.27	70.21	9.06	5.14	7.15	8.63	9.68			
Laredo MSA	575	0.53	22.96	1.31	16.89	5.66	18.19	14.16	41.96	78.87	21.60	20.69	17.93	22.26	21.82			
Lubbock MSA	1,153	1.07	20.82	4.15	17.92	15.23	20.79	24.81	40.47	55.80	15.67	18.93	19.59	18.23	13.86			
McAllen-Edinburg-Mission MSA	1,345	1.25	23.48	1.51	16.86	5.72	17.67	13.37	41.98	79.39	17.97	16.67	18.63	16.75	18.17			
Odessa-Midland MSA	884	0.82	20.90	3.81	17.71	10.59	20.60	22.60	40.80	62.99	14.96	19.15	15.03	15.86	14.46			
San Angelo MSA	672	0.62	19.36	2.77	18.32	12.07	22.82	20.88	39.50	64.27	31.63	22.37	34.74	31.92	31.57			
San Antonio MSA	8,978	8.34	21.15	6.79	17.98	11.86	20.48	22.16	40.40	59.20	11.11	15.18	10.64	11.24	10.82			

* Based on 2003 Peer Mortgage Data: SW Reg NA Reg MSA4920.

** As a percentage of loans with borrower income information available. No information was available for 30.14% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans (continued)

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: TEXAS					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Victoria MSA	570	0.53	20.96	4.12	17.67	14.23	20.53	22.06	40.84	59.59	34.67	32.26	36.51	32.72	35.20	
Waco MSA	581	0.54	20.68	4.45	17.54	12.50	21.36	25.64	40.42	57.42	9.87	13.13	11.52	11.99	8.73	
Wichita Falls MSA	643	0.60	18.21	3.80	18.98	15.56	23.80	24.29	39.01	56.36	20.56	22.22	24.33	20.75	19.55	
Greater Rural TX	4,028	3.74	19.00	1.86	16.72	8.49	20.28	19.85	43.99	69.81	22.82	23.24	27.16	25.43	21.75	

* Based on 2003 Peer Mortgage Data: SW Reg NA Reg MSA4920.

** As a percentage of loans with borrower income information available. No information was available for 30.14% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: TEXAS			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Austin-San Marcos MSA	3,965	12.20	63.01	64.99	95.66	2.37	1.97	9.82	16.16	
Dallas MSA	4,766	14.66	61.76	60.37	95.61	2.35	2.04	4.69	7.56	
Fort Worth-Arlington MSA	3,272	10.07	63.82	63.42	95.29	3.09	1.62	6.98	11.61	
Houston MSA	9,030	27.78	62.46	61.15	95.89	2.50	1.61	7.43	11.45	
Limited Review:										
Amarillo MSA	365	1.12	66.33	70.41	89.32	6.30	4.38	3.56	7.06	
Beaumont-Port Arthur MSA	543	1.67	64.24	68.14	94.66	3.68	1.66	6.66	9.81	
Brazoria MSA	325	1.00	65.45	74.15	97.54	2.15	0.31	6.31	11.79	
Brownsville-Harlingen-San Benito MSA	486	1.50	60.79	74.69	96.50	2.88	0.62	7.22	10.18	
Bryan-College Station MSA	297	0.91	62.12	70.03	95.62	3.03	1.35	7.38	11.85	
Corpus Christi MSA	450	1.38	63.54	71.56	96.44	2.22	1.33	5.14	8.92	
El Paso MSA	1,341	4.13	63.27	68.16	94.26	2.61	3.13	10.70	18.68	
Galveston-Texas City MSA	262	0.81	66.07	69.08	97.71	1.15	1.15	4.69	8.70	
Laredo MSA	186	0.57	62.02	64.52	97.31	1.61	1.08	3.39	4.59	
Lubbock MSA	370	1.14	64.95	66.49	91.89	5.14	2.97	4.00	5.46	
McAllen-Edinburg-Mission MSA	299	0.92	63.84	68.90	97.99	1.34	0.67	2.45	3.06	
Odessa-Midland MSA	504	1.55	64.18	65.28	83.33	9.72	6.94	8.09	12.97	
San Angelo MSA	173	0.53	66.71	65.90	94.22	4.05	1.73	6.34	9.61	
San Antonio MSA	2,426	7.46	62.68	64.14	95.01	3.13	1.85	6.67	12.12	

* Based on 2003 Peer Small Business Data -- TX

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 11. Borrower Distribution of Small Loans to Businesses (continued)

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: TEXAS			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Victoria MSA	339	1.04	66.64	64.90	95.28	2.65	2.06	11.63	15.75	
Waco MSA	322	0.99	62.82	68.32	94.72	3.11	2.17	6.88	12.13	
Wichita Falls MSA	253	0.78	66.39	62.06	93.28	3.95	2.77	8.17	13.12	
Greater Rural TX	2,530	7.78	64.74	74.98	94.78	3.83	1.38	11.95	20.46	

* Based on 2003 Peer Small Business Data -- TX

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: TEXAS					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Austin-San Marcos MSA	26	3.67	89.55	84.62	100.00	0.00	0.00	11.21	11.11
Dallas MSA	17	2.40	88.29	70.59	94.12	5.88	0.00	1.95	1.80
Fort Worth-Arlington MSA	20	2.82	88.21	80.00	95.00	5.00	0.00	3.88	3.33
Houston MSA	58	8.19	87.72	87.93	81.13	13.79	5.17	6.26	5.90
Limited Review:									
Amarillo MSA	36	5.08	91.43	80.56	75.00	13.89	11.11	11.84	11.74
Beaumont-Port Arthur MSA	7	0.99	90.68	71.43	100.00	0.00	0.00	5.15	3.70
Brazoria MSA	13	1.84	92.04	92.31	76.92	15.38	7.69	11.71	10.91
Brownsville-Harlingen-San Benito MSA	17	2.40	90.14	100.00	94.12	5.88	0.00	7.55	7.73
Bryan-College Station MSA	11	1.55	84.99	81.82	90.91	9.09	0.00	8.09	7.83
Corpus Christi MSA	11	1.55	90.11	81.82	72.73	9.09	18.18	6.55	7.56
El Paso MSA	3	0.42	84.63	33.33	100.00	0.00	0.00	5.88	2.04
Galveston-Texas City MSA	1	0.14	88.43	0.00	100.00	0.00	0.00	3.03	0.00
Laredo MSA	5	0.71	87.14	60.00	60.00	0.00	40.00	7.14	6.00
Lubbock MSA	18	2.54	87.95	83.33	88.89	11.11	0.00	2.85	3.15
McAllen-Edinburg-Mission MSA	5	0.71	79.86	60.00	100.00	0.00	0.00	1.67	1.12
Odessa-Midland MSA	5	0.71	92.14	100.00	80.00	20.00	0.00	10.00	11.11
San Angelo MSA	6	0.85	90.73	66.67	83.33	16.67	0.00	4.69	3.42
San Antonio MSA	48	6.78	89.34	89.58	83.33	14.58	2.08	15.00	18.38

* Based on 2003 Peer Small Business Data -- TX

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 12. Borrower Distribution of Small Loans to Farms (continued)

Borrower Distribution: SMALL LOANS TO FARMS		Geography: TEXAS		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Victoria MSA	18	2.54	90.32	66.67	83.33	11.11	5.56	7.26	6.04
Waco MSA	13	1.84	94.49	61.54	69.23	23.08	7.69	7.43	4.97
Wichita Falls MSA	17	2.40	91.72	76.47	70.59	17.65	11.76	17.17	13.13
Greater Rural TX	353	49.86	92.17	87.82	82.72	12.18	5.10	13.12	13.32

* Based on 2003 Peer Small Business Data -- TX

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
		Geography: TEXAS			Evaluation Period: NOVEMBER 1, 1999 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Austin-San Marcos MSA	0	0	82	11,027	82	11,027	7.96	2	1,521
Dallas MSA	1	250	95	25,375	96	25,625	18.51	4	2,163
Fort Worth-Arlington MSA	2	346	96	9,574	98	9,920	7.16	2	1,302
Houston MSA	6	5,048	290	25,886	296	30,934	22.34	5	6,453
Limited Review:									
Amarillo MSA	0	0	20	28	20	28	0.02	0	0
Beaumont-Port Arthur MSA	0	0	15	19	15	19	0.01	0	0
Brazoria MSA	0	0	6	13	6	13	0.01	0	0
Brownsville-Harlingen-San Benito MSA	0	0	41	141	41	141	0.10	0	0
Bryan-College Station MSA	0	0	39	1,533	39	1,533	1.11	1	145
Corpus Christi MSA	0	0	45	140	45	140	0.10	0	0
El Paso MSA	1	1,512	82	21,482	83	22,994	16.61	2	4,180
Galveston-Texas City MSA	0	0	6	13	6	13	0.01	0	0
Laredo MSA	0	0	36	2,044	36	2,044	1.48	0	0
Lubbock MSA	0	0	42	462	42	462	0.33	0	0
McAllen-Edinburg-Mission MSA	0	0	24	3,797	24	3,797	2.74	3	597
Odessa-Midland MSA	0	0	24	1,156	24	1,156	0.84	0	0
San Angelo MSA	0	0	40	139	40	139	0.10	0	0
San Antonio MSA	0	0	180	10,659	180	10,659	7.70	5	1,737

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 14. Qualified Investments (continued)

QUALIFIED INVESTMENTS									
		Geography: TEXAS		Evaluation Period: NOVEMBER 1, 1999 TO SEPTEMBER 30, 2004					
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Victoria MSA	0	0	75	2,509	75	2,509	1.81	0	0
Waco MSA	0	0	19	35	19	35	0.03	0	0
Wichita Falls MSA	0	0	29	95	29	95	0.07	0	0
Greater Rural TX	0	0	128	5,124	128	5,124	3.70	3	4,865
Statewide	4	3,540	4	6,500	8	10,040	7.25	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: TEXAS				Evaluation Period: NOVEMBER 1, 1999 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Austin-San Marcos MSA	10.31	50	10.18	8.00	26.00	30.00	36.00	7	11	1	-3	1	-3	7.50	26.47	39.38	26.46
Dallas MSA	9.46	76	15.48	5.26	21.05	28.95	44.74	17	8	0	-1	0	10	7.45	28.02	33.10	31.43
Fort Worth-Arlington MSA	10.50	60	12.22	5.00	23.33	48.33	23.33	5	19	-5	-2	-6	-1	5.12	25.07	41.03	28.78
Houston MSA	27.22	108	22.00	3.70	20.37	26.85	49.07	11	12	0	2	0	-3	6.78	30.50	30.35	32.24
Limited Review:																	
Amarillo MSA	1.13	5	1.02	20.00	0.00	20.00	60.00	0	0	0	0	0	0	1.86	30.21	41.88	26.06
Beaumont-Port Arthur MSA	1.23	6	1.22	0.00	16.67	50.00	33.33	0	0	0	0	0	0	4.06	20.33	47.60	26.07
Brazoria MSA	0.91	5	1.02	0.00	20.00	40.00	40.00	2	1	0	0	0	1	2.26	18.01	52.90	26.83
Brownsville-Harlingen-San Benito MSA	2.90	12	2.44	0.00	41.67	16.67	41.67	0	2	0	0	0	-2	2.26	25.87	42.69	29.18
Bryan-College Station MSA	1.25	6	1.22	16.67	16.67	16.67	50.00	2	0	0	0	1	1	2.27	36.83	28.24	26.28
Corpus Christi MSA	1.55	13	2.65	23.08	7.69	46.15	23.08	3	5	0	-2	1	-1	6.30	27.52	40.03	26.15
El Paso MSA	5.72	14	2.85	14.29	21.43	21.43	42.86	2	1	0	0	1	0	3.70	30.04	34.86	31.40
Galveston-Texas City MSA	0.14	1	0.20	0.00	0.00	0.00	100.00	0	1	0	0	-1	0	4.59	38.57	26.82	30.03
Laredo MSA	1.41	3	0.61	33.33	33.33	33.33	0.00	0	1	0	-1	0	0	0.52	38.06	33.72	27.69
Lubbock MSA	2.12	12	2.44	0.00	33.33	25.00	41.67	2	2	0	0	-1	1	1.26	29.52	43.75	25.46
McAllen-Edinburg-Mission MSA	0.55	6	1.22	0.00	0.00	83.33	16.67	1	1	0	0	0	0	0.00	29.73	48.29	21.98
Odessa-Midland MSA	2.61	6	1.22	0.00	33.33	0.00	66.67	0	4	0	0	-2	-2	0.94	27.47	40.08	31.51
San Angelo MSA	1.25	4	0.81	25.00	0.00	50.00	25.00	0	1	0	0	0	-1	1.52	18.06	52.65	27.76
San Antonio MSA	6.03	29	5.91	0.00	34.48	41.38	24.14	4	4	0	0	-1	1	2.63	37.46	32.39	27.52

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings (continued)

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: TEXAS				Evaluation Period: NOVEMBER 1, 1999 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Victoria MSA	1.76	5	1.02	0.00	60.00	20.00	20.00	0	0	0	0	0	0	2.50	28.56	47.60	21.35
Waco MSA	0.84	3	0.61	0.00	33.33	33.33	33.33	1	0	0	0	0	1	10.94	25.71	31.10	32.24
Wichita Falls MSA	1.09	6	1.22	0.00	16.67	16.67	66.67	1	1	0	0	-1	1	1.78	25.33	44.09	28.80
Greater Rural TX	10.02	61	12.42	0.00	19.67	60.66	19.67	1	2	0	0	0	-1	0.00	12.87	63.67	23.46

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: UTAH												
Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Salt Lake City-Ogden MSA	63.17	44,141	6,184,347	11,277	540,256	80	5,522	63	222,757	55,561	6,952,882	64.37
Limited Review:												
Provo-Orem MSA	14.43	9,861	1,376,188	2,782	114,178	42	3,449	8	20,371	12,693	1,514,186	10.35
Greater Rural UT	22.40	13,929	1,760,458	5,012	221,439	749	45,967	16	19,507	19,706	2,047,371	25.28

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.
 **The evaluation period for Community Development Loans is from May 3, 1999 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: UTAH												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Salt Lake City-Ogden MSA	63.78	26,301	3,658,102	5,279	200,353	37	2,166	21	21,160	36,917	4,082,134	64.37
Limited Review:												
Provo-Orem MSA	15.22	6,006	822,556	1,393	44,424	16	1,092	2	6,044	8,810	918,540	10.35
Greater Rural UT	21.00	7,551	928,727	2,193	75,798	216	12,649	2	7,912	12,155	1,100,884	25.28

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: UTAH				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MSA	5,281	63.26	0.43	0.61	16.16	17.36	54.26	59.61	29.14	22.42	10.59	9.82	11.57	10.94	9.21
Limited Review:															
Provo-Orem MSA	1,337	16.02	1.44	2.62	11.29	9.05	53.20	59.76	34.07	28.57	9.29	7.64	8.69	9.86	8.63
Greater Rural UT	1,730	20.72	1.17	0.12	11.27	14.80	67.16	58.61	20.40	26.47	11.01	50.00	13.25	11.44	9.32

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: UTAH				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MSA	96	57.83	0.43	1.04	16.16	20.83	54.26	53.13	29.14	25.00	4.38	11.11	7.55	4.10	3.55
Limited Review:															
Provo-Orem MSA	12	7.23	1.44	0.00	11.29	25.00	53.20	41.67	34.07	33.33	3.27	0.00	9.68	2.58	2.92
Greater Rural UT	58	34.94	1.17	1.72	11.27	18.97	67.16	67.24	20.40	12.07	7.70	100.00	14.47	7.22	5.15

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: UTAH				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MSA	20,919	66.76	0.43	0.33	16.16	13.82	54.26	57.19	29.14	28.66	14.78	14.35	15.99	15.20	13.56
Limited Review:															
Provo-Orem MSA	4,655	14.86	1.44	1.55	11.29	9.67	53.20	55.32	34.07	33.47	11.38	8.90	12.14	12.17	10.23
Greater Rural UT	5,762	18.39	1.17	0.05	11.27	10.07	67.16	59.48	20.40	30.41	14.72	42.86	16.21	14.97	13.84

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: UTAH				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MSA	5	62.50	4.65	0.00	49.56	80.00	39.29	0.00	6.50	20.00	5.49	0.00	7.55	0.00	25.00
Limited Review:															
Provo-Orem MSA	2	25.00	37.58	100.00	29.83	0.00	28.47	0.00	4.12	0.00	10.53	28.57	0.00	0.00	0.00
Greater Rural UT	1	12.50	5.08	0.00	27.29	100.00	43.89	0.00	23.74	0.00	6.67	0.00	25.00	0.00	0.00

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: UTAH					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Salt Lake City-Ogden MSA	5,279	59.55	7.92	7.84	20.87	23.02	43.67	40.95	27.53	28.19	15.50	13.76	15.73	15.15	16.40	
Limited Review:																
Provo-Orem MSA	1,393	15.71	4.65	4.52	15.98	13.64	47.57	48.46	31.74	33.38	13.18	15.61	14.06	12.64	13.42	
Greater Rural UT	2,193	24.74	0.27	0.00	17.82	16.74	57.90	59.14	24.01	24.12	14.42	0.00	13.52	13.98	16.46	

* Based on 2003 Peer Small Business Data -- UT

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: UTAH					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Salt Lake City-Ogden MSA	37	13.75	3.06	10.81	15.62	8.11	49.67	45.95	31.64	35.14	18.42	50.00	8.70	16.25	21.95	
Limited Review:																
Provo-Orem MSA	16	5.95	2.58	0.00	10.44	6.25	60.32	68.75	26.66	25.00	10.83	N/A	9.09	10.26	12.90	
Greater Rural UT	216	80.30	0.12	0.00	9.80	8.80	71.81	84.26	18.27	6.94	9.71	N/A	14.63	8.97	12.86	

* Based on 2003 Peer Small Business Data -- UT

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: UTAH				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
Salt Lake City-Ogden MSA	5,281	63.26	16.39	15.58	19.79	39.06	25.09	27.36	38.74	18.01	12.43	14.61	14.57	11.86	9.05
Limited Review:															
Provo-Orem MSA	1,337	16.02	17.81	12.54	19.50	36.55	24.45	29.56	38.24	21.35	11.38	13.68	13.32	11.42	8.42
Greater Rural UT	1,730	20.72	17.43	8.04	19.41	27.01	24.09	27.42	39.07	37.53	12.89	14.01	14.83	13.04	11.51

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 1.83% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: UTAH				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
Salt Lake City-Ogden MSA	96	57.83	16.39	13.98	19.79	29.03	25.09	31.18	38.74	25.81	4.43	6.05	5.58	4.25	3.34
Limited Review:															
Provo-Orem MSA	12	7.23	17.81	8.33	19.50	8.33	24.45	50.00	38.24	33.33	3.43	3.70	1.67	4.58	3.03
Greater Rural UT	58	34.94	17.43	14.29	19.41	19.64	24.09	26.79	39.07	39.29	7.76	9.88	9.02	7.73	6.77

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 3.01% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: UTAH				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
Salt Lake City-Ogden MSA	20,919	66.76	16.39	10.42	19.79	20.52	25.09	30.33	38.74	38.73	11.16	15.25	10.17	10.59	11.40
Limited Review:															
Provo-Orem MSA	4,655	14.86	17.81	9.89	19.50	16.93	24.45	32.20	38.24	40.98	8.68	16.32	8.19	8.50	8.10
Greater Rural UT	5,762	18.39	17.43	6.30	19.41	15.88	24.09	28.77	39.07	49.05	11.61	14.23	10.91	11.46	11.67

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 47.74% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: UTAH				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*	
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*				
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less			
Full Review:												
Salt Lake City-Ogden MSA	5,279	59.55	58.46	59.61	94.83	2.41	2.77	15.50	25.38			
Limited Review:												
Provo-Orem MSA	1,393	15.71	61.31	64.97	95.76	2.01	2.23	13.18	21.12			
Greater Rural UT	2,193	24.74	62.26	63.79	95.58	2.23	2.19	14.42	20.16			

* Based on 2003 Peer Small Business Data -- UT

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: UTAH					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Salt Lake City-Ogden MSA	37	13.75	90.42	81.08	86.49	8.11	5.41	18.42	16.03
Limited Review:									
Provo-Orem MSA	16	5.95	91.89	81.25	81.25	6.25	12.50	10.83	9.43
Greater Rural UT	216	80.30	94.37	88.43	87.04	8.33	4.63	9.71	8.92

* Based on 2003 Peer Small Business Data -- UT

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: UTAH					Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Salt Lake City-Ogden MSA	13	5,197	196	15,827	209	21,024	62.49	2	3,421
Limited Review:									
Provo-Orem MSA	3	312	17	808	20	1,120	3.33	0	0
Greater Rural UT	4	2,460	39	1,926	43	4,386	13.04	1	1,539
Statewide	10	4,615	2	2,500	12	7,115	21.15	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: UTAH																	
Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Salt Lake City-Ogden MSA	64.37	75	53.96	8.00	25.33	49.33	17.33	4	23	0	-3	-12	-4	1.33	21.46	50.99	26.22
Limited Review:																	
Provo-Orem MSA	10.35	21	15.11	4.76	38.10	47.62	9.52	1	3	0	-2	0	0	9.06	14.93	47.32	28.54
Greater Rural UT	25.28	43	30.94	0.00	23.26	67.44	9.30	3	7	0	-1	-3	0	1.98	15.24	64.30	18.47

Table 1. Total Lending Volume

LENDING VOLUME		Geography: WASHINGTON				Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Seattle-Bellevue-Everett MSA	58.04	96,841	18,825,465	15,166	574,986	92	5,545	36	50,910	112,135	19,456,906	63.08
Limited Review:												
Bellingham MSA	2.57	4,810	632,198	156	5,691	1	5	1	24,148	4,968	662,042	1.07
Bremerton MSA	4.14	7,252	1,066,911	741	29,289	0	0	2	2,095	7,995	1,098,395	3.28
Olympia MSA	4.01	7,149	987,365	601	23,340	3	65	1	865	7,754	1,011,635	1.25
Richland-Kennewick-Pasco MSA	3.64	6,915	778,205	114	3,865	3	64	0	0	7,032	782,134	0.49
Spokane MSA	7.67	13,183	1436,419	1,607	65,400	21	900	7	34,482	14,818	1,537,201	4.40
Tacoma MSA	12.30	21,095	3,098,151	2,641	106,386	19	743	2	6,900	23,757	3,212,630	10.34
Yakima MSA	1.67	2,454	253,429	643	23,364	114	9,360	6	5,460	3,217	291,613	2.23
Greater Rural WA	5.96	10,320	1,386,970	1,141	39,531	57	4,138	4	12,345	11,522	1,422,984	13.88

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from May 3, 1999 to September 30, 2004.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Seattle-Bellevue-Everett MSA	57.61	44,890	8,873,594	6,192	216,159	33	722	10	15,225	51,125	9,105,700	63.08
Limited Review:												
Bellingham MSA	2.57	2,133	299,968	148	4,131	1	5	1	24,148	2,283	328,252	1.07
Bremerton MSA	4.51	3,718	551,687	280	9,963	0	0	0	0	3,998	561,650	3.28
Olympia MSA	4.19	3,451	495,944	261	9,732	2	15	0	0	3,714	505,691	1.25
Richland-Kennewick-Pasco MSA	3.35	2,863	349,139	108	3,667	3	64	0	0	2,974	352,870	0.49
Spokane MSA	7.19	5,761	632,750	614	23,453	3	74	0	0	6,378	656,277	4.40
Tacoma MSA	13.20	10,654	1,614,481	1,052	45,492	10	230	1	1,200	11,717	1,661,403	10.34
Yakima MSA	1.50	1,085	116,862	217	8,307	24	2,335	1	350	1,327	127,854	2.23
Greater Rural WA	5.88	4,699	652,460	504	16,013	19	423	0	0	5,222	668,896	13.88

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Seattle-Bellevue-Everett MSA	11,149	54.86	0.49	0.39	15.43	16.74	56.16	56.14	27.92	26.74	12.50	8.67	13.05	12.54	12.17	
Limited Review:																
Bellingham MSA	726	3.57	0.00	0.00	8.83	13.77	71.28	67.22	19.90	19.01	11.97	0.00	16.10	11.71	10.84	
Bremerton MSA	823	4.05	1.75	3.28	9.31	15.19	69.62	64.40	19.32	17.13	10.64	12.86	12.11	10.26	10.61	
Olympia MSA	1,026	5.05	0.00	0.00	12.34	11.01	68.09	72.90	19.57	16.08	13.06	0.00	13.90	13.09	12.39	
Richland-Kennewick-Pasco MSA	1,118	5.50	2.95	2.68	13.08	15.30	55.11	52.68	28.86	29.34	16.17	17.14	14.96	16.70	15.85	
Spokane MSA	1,295	6.37	0.28	0.08	21.71	24.40	44.82	44.63	33.20	30.89	9.91	1.72	10.10	10.14	9.58	
Tacoma MSA	2,570	12.65	0.50	0.62	10.96	8.79	63.09	66.19	25.46	24.40	9.49	11.68	7.90	9.96	8.93	
Yakima MSA	328	1.61	1.43	0.61	22.04	23.48	38.95	31.71	37.58	44.21	8.55	4.55	10.94	8.21	7.95	
Greater Rural WA	1,289	6.34	0.00	0.00	9.03	5.74	73.64	72.15	17.33	22.11	11.02	0.00	10.50	11.03	11.11	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Seattle-Bellevue-Everett MSA	139	50.00	0.49	0.72	15.43	16.55	56.16	60.43	27.92	22.30	2.63	2.94	2.77	2.68	2.40
Limited Review:															
Bellingham MSA	5	1.80	0.00	0.00	8.83	20.00	71.28	80.00	19.90	0.00	1.56	0.00	3.70	1.68	0.00
Bremerton MSA	18	6.47	1.75	0.00	9.31	11.11	69.62	55.56	19.32	33.33	2.65	0.00	2.53	2.03	6.00
Olympia MSA	8	2.88	0.00	0.00	12.34	12.50	68.09	62.50	19.57	25.00	1.09	0.00	1.32	0.97	1.36
Richland-Kennewick-Pasco MSA	5	1.80	2.95	0.00	13.08	0.00	55.11	60.00	28.86	40.00	0.75	0.00	0.00	0.81	0.87
Spokane MSA	30	10.79	0.28	0.00	21.71	10.00	44.82	53.33	33.20	36.67	4.07	0.00	1.84	5.30	4.07
Tacoma MSA	53	19.06	0.50	1.89	10.96	15.09	63.09	60.38	25.46	22.64	2.54	12.50	3.83	2.39	2.24
Yakima MSA	9	3.24	1.43	0.00	22.04	11.11	38.95	22.22	37.58	66.67	2.96	0.00	1.52	1.79	5.00
Greater Rural WA	11	3.96	0.00	0.00	9.03	0.00	73.64	63.64	17.33	36.36	1.23	0.00	0.00	1.04	2.55

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Seattle-Bellevue-Everett MSA	33,593	57.30	0.49	0.46	15.43	13.99	56.16	56.46	27.92	29.10	12.32	11.96	13.05	12.63	11.45	
Limited Review:																
Bellingham MSA	1,402	2.39	0.00	0.00	8.83	14.41	71.28	61.63	19.90	23.97	9.41	0.00	12.91	8.63	10.10	
Bremerton MSA	2,876	4.91	1.75	1.70	9.31	8.07	69.62	71.04	19.32	19.19	11.74	12.89	11.50	11.97	10.95	
Olympia MSA	2,416	4.12	0.00	0.00	12.34	10.02	68.09	70.61	19.57	19.37	12.00	0.00	11.35	12.42	11.00	
Richland-Kennewick-Pasco MSA	1,739	2.97	2.95	2.19	13.08	7.07	55.11	53.08	28.86	37.67	13.78	13.10	11.96	13.95	14.00	
Spokane MSA	4,435	7.56	0.28	0.29	21.71	15.54	44.82	44.35	33.20	39.82	13.72	14.77	12.18	14.59	13.47	
Tacoma MSA	8,023	13.68	0.50	0.57	10.96	7.99	63.09	61.35	25.46	30.09	11.61	22.77	10.80	11.69	11.57	
Yakima MSA	748	1.28	1.43	0.94	22.04	15.24	38.95	36.23	37.58	47.59	8.17	7.87	7.04	8.67	8.24	
Greater Rural WA	3,398	5.80	0.00	0.00	9.03	4.62	73.64	69.48	17.33	25.90	11.07	0.00	9.47	10.86	12.05	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WASHINGTON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Seattle-Bellevue-Everett MSA	9	40.91	3.77	0.00	37.11	0.00	43.03	66.67	16.09	33.33	1.19	0.00	0.00	1.83	2.86	
Limited Review:																
Bellingham MSA	0	0.00	0.00	0.00	27.18	0.00	62.25	0.00	10.58	0.00	0.00	0.00	0.00	0.00	0.00	
Bremerton MSA	1	4.55	9.25	0.00	28.01	0.00	54.98	100.00	7.76	0.00	3.33	0.00	0.00	10.00	0.00	
Olympia MSA	1	4.55	0.00	0.00	31.69	0.00	66.41	0.00	1.90	100.00	2.00	0.00	0.00	0.00	100.00	
Richland-Kennewick-Pasco MSA	1	4.55	18.46	0.00	22.92	0.00	45.18	100.00	13.44	0.00	3.13	0.00	0.00	5.26	0.00	
Spokane MSA	1	4.55	9.33	0.00	54.66	0.00	25.88	100.00	10.14	0.00	1.02	0.00	0.00	4.17	0.00	
Tacoma MSA	8	36.36	8.47	0.00	29.99	0.00	52.41	100.00	9.13	0.00	4.02	0.00	0.00	7.84	0.00	
Yakima MSA	0	0.00	15.70	0.00	38.09	0.00	29.23	0.00	16.99	0.00	0.00	0.00	0.00	0.00	0.00	
Greater Rural WA	1	4.55	0.00	0.00	14.50	0.00	81.84	100.00	3.66	0.00	1.69	0.00	0.00	1.92	0.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: WASHINGTON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans						
Full Review:																
Seattle-Bellevue-Everett MSA	6,192	65.50	2.45	2.54	22.91	18.93	47.92	48.53	26.72	30.01	8.34	9.23	7.28	8.24	9.31	
Limited Review:																
Bellingham MSA	148	1.57	0.00	0.00	12.53	22.30	75.79	68.92	11.69	8.78	2.61	N/A	4.31	2.44	1.79	
Bremerton MSA	280	2.96	3.70	1.79	11.91	12.86	63.45	48.57	20.95	36.79	4.92	3.14	6.32	3.97	6.82	
Olympia MSA	261	2.76	0.00	0.00	22.46	23.75	64.42	54.02	13.12	22.22	4.84	N/A	5.49	4.21	6.41	
Richland-Kennewick-Pasco MSA	108	1.14	5.05	1.85	24.46	33.33	48.86	43.52	21.63	21.30	2.52	1.23	3.88	2.21	2.15	
Spokane MSA	614	6.50	4.31	3.91	37.70	35.18	36.53	38.93	21.47	21.99	5.47	5.37	5.25	5.87	5.23	
Tacoma MSA	1,052	11.13	2.13	1.81	21.18	26.62	55.80	50.19	20.89	21.39	6.83	7.50	8.73	6.31	6.32	
Yakima MSA	217	2.30	10.72	10.60	23.62	18.43	37.77	40.09	27.89	30.88	5.01	5.73	4.43	5.20	4.95	
Greater Rural WA	581	6.15	0.00	0.00	10.31	9.12	76.43	75.39	13.26	15.49	3.83	N/A	4.22	3.87	3.45	

* Based on 2003 Peer Small Business Data -- WA

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: WASHINGTON		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Seattle-Bellevue-Everett MSA	33	30.56	1.15	0.00	14.80	18.18	59.41	69.70	24.65	12.12	6.24	0.00	7.14	6.96	4.04						
Limited Review:																					
Bellingham MSA	1	0.93	0.00	0.00	6.34	0.00	87.56	100.0	6.10	0.00	0.25	N/A	0.00	0.27	0.00						
Bremerton MSA	0	0.00	1.16	0.00	5.82	0.00	68.05	0.00	24.96	0.00	0.00	0.00	0.00	0.00	0.00						
Olympia MSA	2	1.85	0.00	0.00	17.96	0.00	66.72	100.0	15.33	0.00	2.99	N/A	0.00	3.77	0.00						
Richland-Kennewick-Pasco MSA	3	2.78	1.68	0.00	21.72	33.33	63.77	66.67	12.83	0.00	1.00	0.00	0.97	1.16	0.00						
Spokane MSA	3	2.78	0.67	0.00	14.97	0.00	47.60	33.33	36.76	66.67	2.24	0.00	0.00	1.20	4.88						
Tacoma MSA	10	9.26	0.68	10.00	13.23	10.00	63.23	70.00	22.86	10.00	11.11	100.00	14.29	11.48	4.76						
Yakima MSA	24	22.22	1.46	0.00	9.99	0.00	69.15	66.67	19.40	33.33	4.40	0.00	0.00	4.41	7.25						
Greater Rural WA	32	29.63	0.00	0.00	15.43	6.25	66.29	65.63	18.28	28.13	3.62	N/A	1.32	4.32	3.74						

* Based on 2003 Peer Small Business Data -- WA

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WASHINGTON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Seattle-Bellevue-Everett MSA	11,149	54.86	18.26	6.47	18.56	26.24	24.61	32.57	38.58	34.72	13.89	15.82	15.12	13.85	12.83	
Limited Review:																
Bellingham MSA	726	3.57	18.16	5.91	18.66	28.13	23.94	29.96	39.24	36.01	13.95	12.03	16.69	13.47	13.01	
Bremerton MSA	823	4.05	17.45	6.40	19.02	33.16	24.52	33.03	39.02	27.40	11.25	12.44	14.55	11.88	8.28	
Olympia MSA	1,026	5.05	17.26	8.05	18.90	33.00	25.85	32.90	37.98	26.04	14.74	16.63	17.07	14.96	12.00	
Richland-Kennewick-Pasco MSA	1,118	5.50	20.07	11.45	18.26	28.62	21.74	27.52	39.93	32.41	17.92	19.87	19.18	17.74	16.52	
Spokane MSA	1,295	6.37	18.88	16.51	18.97	28.95	22.97	25.98	39.18	28.56	11.42	13.59	12.33	10.92	10.16	
Tacoma MSA	2,570	12.65	18.66	5.59	18.89	26.60	23.23	35.70	39.22	32.11	10.72	12.82	11.62	11.29	9.33	
Yakima MSA	328	1.61	20.45	10.80	18.68	28.70	20.51	28.70	40.36	31.79	9.51	13.16	12.60	9.35	7.32	
Greater Rural WA	1,289	6.34	18.69	5.69	18.16	22.37	22.40	31.86	40.74	40.08	12.54	13.19	14.96	14.08	10.59	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 2.76% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WASHINGTON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Seattle-Bellevue-Everett MSA	139	50.00	18.26	14.60	18.56	15.33	24.61	35.04	38.58	35.04	2.74	4.73	1.97	2.77	2.69	
Limited Review:																
Bellingham MSA	5	1.80	18.16	20.00	18.66	0.00	23.94	40.00	39.24	40.00	1.62	4.00	0.00	2.11	1.54	
Bremerton MSA	18	6.47	17.45	0.00	19.02	16.67	24.52	22.22	39.02	61.11	2.76	0.00	1.97	1.87	4.55	
Olympia MSA	8	2.88	17.26	0.00	18.90	25.00	25.85	62.50	37.98	12.50	1.10	0.00	1.20	1.98	0.42	
Richland-Kennewick-Pasco MSA	5	1.80	20.07	0.00	18.26	0.00	21.74	60.00	39.93	40.00	0.76	0.00	0.00	1.55	0.63	
Spokane MSA	30	10.79	18.88	10.34	18.97	27.59	22.97	34.48	39.18	27.59	4.05	3.70	4.76	4.78	3.10	
Tacoma MSA	53	19.06	18.66	15.09	18.89	20.75	23.23	24.53	39.22	39.62	2.63	5.59	2.82	1.90	2.63	
Yakima MSA	9	3.24	20.45	11.11	18.68	33.33	20.51	22.22	40.36	33.33	3.06	3.57	5.45	2.38	2.36	
Greater Rural WA	11	3.96	18.69	0.00	18.16	0.00	22.40	36.36	40.74	63.64	1.28	0.00	0.00	1.81	1.80	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 1.08% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: 53 - WASHINGTON					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*					
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers								
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Seattle-Bellevue-Everett MSA	33,593	57.30	18.26	5.65	18.56	18.93	24.61	29.35	38.58	46.07	10.80	11.23	10.25	10.28	11.37		
Limited Review:																	
Bellingham MSA	1,402	2.39	18.16	5.91	18.66	23.14	23.94	26.91	39.24	44.04	8.23	8.53	9.68	7.40	8.10		
Bremerton MSA	2,876	4.91	17.45	5.17	19.02	17.48	24.52	31.13	39.02	46.22	9.56	9.04	9.14	9.45	9.88		
Olympia MSA	2,416	4.12	17.26	6.23	18.90	19.89	25.85	31.21	37.98	42.67	9.89	9.35	9.46	9.58	10.45		
Richland-Kennewick-Pasco MSA	1,739	2.97	20.07	5.83	18.26	19.43	21.74	28.12	39.93	46.62	10.94	10.41	12.15	11.10	10.48		
Spokane MSA	4,435	7.56	18.88	8.32	18.97	20.82	22.97	26.91	39.18	43.95	11.52	11.49	12.16	10.88	11.65		
Tacoma MSA	8,023	13.68	18.66	6.21	18.89	18.17	23.23	28.84	39.22	46.78	9.79	11.66	9.59	9.30	9.98		
Yakima MSA	748	1.28	20.45	6.69	18.68	18.31	20.51	26.38	40.36	48.62	6.75	8.42	8.39	6.94	6.05		
Greater Rural WA	3,398	5.80	18.69	4.01	18.16	13.70	22.40	24.97	40.74	57.33	9.38	8.25	9.10	8.93	9.76		

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 29.86% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WASHINGTON			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Seattle-Bellevue-Everett MSA	6,192	65.50	67.47	58.56	95.93	2.07	2.00	8.34	12.63
Limited Review:									
Bellingham MSA	148	1.57	71.12	63.51	98.65	1.35	0.00	2.61	3.85
Bremerton MSA	280	2.96	73.62	64.29	95.71	1.43	2.86	4.92	7.72
Olympia MSA	261	2.76	71.30	56.32	96.93	1.53	1.53	4.84	7.32
Richland-Kennewick-Pasco MSA	108	1.14	69.35	62.96	99.07	0.93	0.00	2.52	4.33
Spokane MSA	614	6.50	67.12	55.86	94.63	3.75	1.63	5.47	7.63
Tacoma MSA	1,052	11.13	68.48	54.18	94.01	2.76	3.23	6.83	9.59
Yakima MSA	217	2.30	68.03	53.46	96.31	2.76	0.92	5.01	7.05
Greater Rural WA	581	6.15	73.20	56.80	96.73	2.24	1.03	3.83	5.14

* Based on 2003 Peer Small Business Data -- WA

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WASHINGTON			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Seattle-Bellevue-Everett MSA	33	30.56	87.81	72.73	100.0	0.00	0.00	6.24	5.90
Limited Review:									
Bellingham MSA	1	0.93	87.44	0.00	100.0	0.00	0.00	0.25	0.00
Bremerton MSA	0	0.00	92.01	0.00	0.00	0.00	0.00	0.00	0.00
Olympia MSA	2	1.85	89.49	50.00	100.0	0.00	0.00	2.99	3.85
Richland-Kennewick-Pasco MSA	3	2.78	79.37	66.67	100.0	0.00	0.00	1.00	0.87
Spokane MSA	3	2.78	90.79	66.67	100.0	0.00	0.00	2.24	1.63
Tacoma MSA	10	9.26	88.50	100.0	100.0	0.00	0.00	11.11	13.16
Yakima MSA	24	22.22	78.69	87.50	66.67	20.83	12.50	4.40	4.29
Greater Rural WA	32	29.63	88.11	84.38	75.00	9.38	15.63	3.62	3.68

* Based on 2003 Peer Small Business Data -- WA

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
		Geography: WASHINGTON				Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004			
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Seattle-Bellevue-Everett MSA	2	634	411	40,761	413	41,395	76.27	2	3,153
Limited Review:									
Bellingham MSA	0	0	4	8	4	8	0.01	0	0
Bremerton MSA	0	0	9	94	9	94	0.17	0	0
Olympia MSA	0	0	9	128	9	128	0.24	0	0
Richland-Kennewick-Pasco MSA	0	0	0	0	0	0	0.00	0	0
Spokane MSA	0	0	53	1,294	53	1,294	2.38	3	774
Tacoma MSA	0	0	56	4,664	56	4,664	8.59	0	0
Yakima MSA	0	0	14	827	14	827	1.52	0	0
Greater Rural WA	0	0	31	1,221	31	1,221	2.25	0	0
Statewide									
	2	1,121	6	3,525	8	4,646	8.56	1	4,950

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: WASHINGTON																	
Evaluation Period: MAY 3, 1999 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Seattle-Bellevue-Everett MSA	63.08	83	56.85	2.41	26.51	44.58	26.51	4	23	0	-8	-8	-3	2.15	21.62	52.86	23.38
Limited Review:																	
Bellingham MSA	1.07	4	2.74	0.00	0.00	75.00	25.00	1	0	0	0	1	0	0.00	13.44	70.37	16.19
Bremerton MSA	3.28	7	4.79	0.00	28.57	57.14	14.29	0	1	0	0	-1	0	3.15	16.39	63.80	16.66
Olympia MSA	1.25	2	1.37	0.00	100.00	0.00	0.00	0	1	0	-1	0	0	0.00	15.50	68.02	16.48
Richland-Kennewick-Pasco MSA	0.49	1	0.68	0.00	100.00	0.00	0.00	0	0	0	0	0	0	6.87	18.55	51.89	22.69
Spokane MSA	4.40	8	5.48	0.00	62.50	37.50	0.00	0	0	0	0	0	0	1.61	30.19	40.90	27.30
Tacoma MSA	10.34	15	10.27	0.00	33.33	53.33	13.33	1	5	0	0	-4	0	2.73	18.13	58.48	20.44
Yakima MSA	2.23	4	2.74	50.00	0.00	0.00	50.00	1	2	-1	0	0	0	3.68	29.57	38.98	27.77
Greater Rural WA	13.88	22	15.07	0.00	18.18	81.82	0.00	0	2	0	-1	-1	0	0.00	10.71	74.50	14.79

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: WISCONSIN												
Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Green Bay MSA	10.20	9,282	1,051,665	1,367	100,778	4	1,090	4	3,096	10,657	1,156,629	11.02
Milwaukee-Waukesha MSA	37.92	37,453	5,589,407	2,164	86,190	2	60	12	22,224	39,631	5,697,881	23.92
Sheboygan MSA	4.53	4,302	389,662	426	35,067	8	335	0	1,816	4,736	426,880	13.20
Limited Review:												
Appleton-Oshkosh-Neenah MSA	11.78	11,426	1,286,579	869	46,797	8	486	4	8,114	12,307	1,341,976	6.28
Eau Claire MSA	3.48	3,121	339,853	506	32,429	7	183	2	2,762	3,636	375,227	6.97
La Crosse MSA	3.10	2,379	265,610	847	88,593	5	122	4	3,657	3,235	357,982	12.67
Madison MSA	11.38	11,241	1,742,981	627	26,477	6	270	14	7,570	11,888	1,777,298	4.28
Racine MSA	4.46	4,453	510,203	202	7,625	0	0	4	2,842	4,659	520,670	5.81
Wausau MSA	1.56	1,451	144,571	127	4,577	55	2,159	0	641	1,633	151,948	1.84
Greater Rural WI	11.60	10,710	1,041,779	1,305	66,575	107	5,961	4	4,211	12,126	1,118,526	14.02

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from June 13, 2000 to September 30, 2004.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: WISCONSIN												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Green Bay MSA	9.07	3,556	432,816	497	33,768	2	565	3	1,548	4,058	468,697	11.02
Milwaukee-Waukesha MSA	41.08	17,440	2,623,100	927	34,934	1	20	3	6,023	18,371	2,664,077	23.92
Sheboygan MSA	4.19	1,701	165,393	170	10,570	2	35	0	375	1,873	176,373	13.20
Limited Review:												
Appleton-Oshkosh-Neenah MSA	11.38	4,753	570,831	329	13,301	6	411	1	1,421	5,089	585,964	6.28
Eau Claire MSA	3.37	1,311	152,613	194	11,723	3	35	0	393	1,508	164,764	6.97
La Crosse MSA	2.76	981	122,862	252	23,162	0	0	1	609	1,234	146,633	12.67
Madison MSA	10.72	4,550	756,258	240	11,524	2	65	4	2,885	4,796	770,732	4.28
Racine MSA	4.75	2,030	243,981	91	3,406	0	0	3	1,721	2,124	249,108	5.81
Wausau MSA	1.48	541	60,229	74	3,427	46	1,738	0	268	661	65,662	1.84
Greater Rural WI	11.20	4,476	465,094	498	25,420	32	2,368	2	2,875	5,008	495,757	14.02

* Loan Data as of December 31, 2003. Rated area refers to either state or multistate MSA rating area.

**The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Green Bay MSA	644	7.47	0.00	0.00	15.03	13.20	68.51	68.79	16.45	18.01	11.57	0.00	11.50	11.67	11.26
Milwaukee-Waukesha MSA	3,436	39.83	4.46	2.97	12.07	10.62	47.22	48.43	36.24	37.98	9.29	5.30	6.90	9.46	10.68
Sheboygan MSA	262	3.04	0.00	0.00	10.78	9.92	79.31	79.01	9.91	11.07	10.43	0.00	9.00	10.82	9.39
Limited Review:															
Appleton-Oshkosh-Neenah MSA	1,229	14.25	0.00	0.00	7.98	6.27	83.89	72.90	8.13	20.83	12.62	0.00	9.19	11.85	19.06
Eau Claire MSA	321	3.72	0.00	0.00	9.89	11.53	72.19	67.91	17.92	20.56	10.25	0.00	8.92	10.23	11.30
La Crosse MSA	221	2.56	0.00	0.00	11.09	11.31	75.06	69.68	13.85	19.00	11.61	0.00	10.92	10.92	15.91
Madison MSA	1,108	12.84	0.70	0.36	11.89	9.30	74.30	78.61	13.11	11.73	8.55	4.40	7.56	8.80	8.09
Racine MSA	459	5.32	3.43	3.05	6.59	8.93	74.68	74.95	15.30	13.07	8.99	6.31	9.86	9.01	9.24
Wausau MSA	120	1.39	0.00	0.00	14.02	10.00	70.90	64.17	15.08	25.83	5.21	0.00	3.44	5.15	6.69
Greater Rural WI	826	9.58	0.00	0.00	4.86	3.63	81.80	83.41	13.34	12.95	9.99	0.00	10.87	10.26	8.35

* Based on 2003 Peer Mortgage Data: Central Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Green Bay MSA	48	10.46	0.00	0.00	15.03	22.92	68.51	50.00	16.45	27.08	5.52	0.00	7.53	4.32	7.74	
Milwaukee-Waukesha MSA	127	27.67	4.46	6.30	12.07	15.75	47.22	49.61	36.24	28.35	2.29	3.33	3.16	2.43	1.74	
Sheboygan MSA	38	8.28	0.00	0.00	10.78	7.89	79.31	78.95	9.91	13.16	8.28	0.00	4.92	8.45	11.63	
Limited Review:																
Appleton-Oshkosh-Neenah MSA	52	11.33	0.00	0.00	7.98	5.77	83.89	82.69	8.13	11.54	3.30	0.00	2.68	3.33	3.49	
Eau Claire MSA	18	3.92	0.00	0.00	9.89	5.56	72.19	83.33	17.92	11.11	2.88	0.00	1.52	3.07	2.78	
La Crosse MSA	27	5.88	0.00	0.00	11.09	22.22	75.06	70.37	13.85	7.41	5.08	0.00	7.50	4.96	2.90	
Madison MSA	31	6.75	0.70	0.00	11.89	6.45	74.30	80.65	13.11	12.90	2.10	0.00	1.02	2.18	3.45	
Racine MSA	17	3.70	3.43	5.88	6.59	0.00	74.68	94.12	15.30	0.00	3.56	5.00	0.00	4.24	0.00	
Wausau MSA	7	1.53	0.00	0.00	14.02	0.00	70.90	100.00	15.08	0.00	1.36	0.00	0.00	1.91	0.00	
Greater Rural WI	94	20.48	0.00	0.00	4.86	9.57	81.80	80.85	13.34	9.57	5.80	0.00	10.59	6.02	3.31	

* Based on 2003 Peer Mortgage Data: Central Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Green Bay MSA	2,857	8.87	0.00	0.00	15.03	11.31	68.51	67.06	16.45	21.63	10.70	0.00	12.69	10.40	10.80	
Milwaukee-Waukesha MSA	13,870	43.05	4.46	1.49	12.07	7.94	47.22	43.22	36.24	47.35	10.11	6.54	9.28	9.89	10.66	
Sheboygan MSA	1,401	4.35	0.00	0.00	10.78	10.49	79.31	76.16	9.91	13.35	12.20	0.00	13.36	12.11	11.92	
Limited Review:																
Appleton-Oshkosh-Neenah MSA	3,470	10.77	0.00	0.00	7.98	5.13	83.89	74.99	8.13	19.88	9.36	0.00	7.58	8.76	13.65	
Eau Claire MSA	972	3.02	0.00	0.00	9.89	9.05	72.19	63.99	17.92	26.95	8.89	0.00	8.85	8.14	11.40	
La Crosse MSA	725	2.25	0.00	0.00	11.09	8.83	75.06	72.00	13.85	19.17	8.34	0.00	8.65	7.92	10.17	
Madison MSA	3,405	10.57	0.70	0.70	11.89	7.78	74.30	73.30	13.11	18.21	6.34	8.33	4.99	6.31	7.27	
Racine MSA	1,554	4.82	3.43	2.12	6.59	6.76	74.68	73.49	15.30	17.63	9.49	9.97	11.59	9.30	9.54	
Wausau MSA	413	1.28	0.00	0.00	14.02	7.51	70.90	74.82	15.08	17.68	4.12	0.00	2.96	4.47	3.52	
Greater Rural WI	3,549	11.02	0.00	0.00	4.86	5.35	81.80	79.60	13.34	15.05	9.57	0.00	14.50	9.95	7.24	

* Based on 2003 Peer Mortgage Data: Central Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: WISCONSIN					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Green Bay MSA	7	22.58	0.00	0.00	27.49	57.14	67.64	42.86	4.87	0.00	8.97	0.00	15.38	6.00	0.00									
Milwaukee-Waukesha MSA	1	3.23	12.61	0.00	19.46	100.00	48.24	0.00	19.69	0.00	0.15	0.00	0.58	0.00	0.00									
Sheboygan MSA	0	0.00	0.00	0.00	32.21	0.00	63.75	0.00	4.04	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Appleton-Oshkosh-Neenah MSA	2	6.45	0.00	0.00	24.29	50.00	70.33	50.00	5.38	0.00	2.13	0.00	4.17	1.49	0.00									
Eau Claire MSA	0	0.00	0.00	0.00	32.43	0.00	46.32	0.00	21.26	0.00	0.00	0.00	0.00	0.00	0.00									
La Crosse MSA	8	25.81	0.00	0.00	43.47	12.50	54.78	87.50	1.75	0.00	17.02	0.00	4.76	31.82	0.00									
Madison MSA	6	19.35	16.23	0.00	20.07	0.00	53.14	66.67	10.56	33.33	2.21	0.00	0.00	2.78	9.52									
Racine MSA	0	0.00	3.26	0.00	24.26	0.00	57.39	0.00	15.09	0.00	0.00	0.00	0.00	0.00	0.00									
Wausau MSA	1	3.23	0.00	0.00	28.01	0.00	59.37	100.00	12.62	0.00	2.08	0.00	0.00	4.35	0.00									
Greater Rural WI	6	19.35	0.00	0.00	1.37	0.00	90.49	100.00	8.13	0.00	4.65	0.00	0.00	5.56	0.00									

* Based on 2003 Peer Mortgage Data: Central Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans						
Full Review:																
Green Bay MSA	497	15.22	0.00	0.00	20.73	18.31	66.94	67.40	12.29	14.29	6.94	N/A	7.39	6.95	6.36	
Milwaukee-Waukesha MSA	920	28.18	6.74	6.63	12.22	13.15	44.44	43.91	35.96	36.30	2.58	3.27	3.05	2.52	2.42	
Sheboygan MSA	170	5.21	0.00	0.00	18.59	18.24	72.44	72.35	8.96	9.41	5.90	N/A	7.23	5.96	4.11	
Limited Review:																
Appleton-Oshkosh-Neenah MSA	329	10.08	0.00	0.00	15.28	15.50	75.95	74.47	8.77	10.03	3.79	N/A	4.47	3.70	3.57	
Eau Claire MSA	194	5.94	0.00	0.00	23.53	22.16	61.51	59.28	14.96	18.56	7.04	N/A	7.33	6.68	8.10	
La Crosse MSA	252	7.72	0.00	0.00	23.40	34.13	66.05	60.32	10.55	5.56	11.12	N/A	14.87	10.42	6.34	
Madison MSA	240	7.35	4.89	3.33	13.06	17.08	69.41	67.08	12.65	12.50	1.86	1.78	2.36	1.80	1.64	
Racine MSA	91	2.79	7.14	14.29	12.41	10.99	68.73	67.03	11.73	7.69	2.32	5.73	2.49	2.17	1.48	
Wausau MSA	74	2.27	0.00	0.00	22.84	14.86	57.08	77.03	20.08	8.11	1.89	N/A	1.71	2.42	0.67	
Greater Rural WI	498	15.25	0.00	0.00	4.04	6.02	86.36	86.55	9.60	7.43	3.81	N/A	6.67	3.97	2.10	

* Based on 2003 Peer Small Business Data -- WI

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WISCONSIN					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Green Bay MSA	2	2.13	0.00	0.00	5.55	0.00	82.18	50.00	12.27	50.00	0.42	N/A	0.00	0.22	4.17	
Milwaukee-Waukesha MSA	1	1.06	1.34	0.00	5.25	0.00	51.80	0.00	41.37	100.0	0.47	0.00	0.00	0.00	1.72	
Sheboygan MSA	2	2.13	0.00	0.00	2.12	0.00	91.74	100.0	6.14	0.00	1.52	N/A	N/A	1.55	0.00	
Limited Review:																
Appleton-Oshkosh-Neenah MSA	6	6.38	0.00	0.00	2.32	0.00	90.51	100.0	7.17	0.00	1.12	N/A	0.00	1.16	0.00	
Eau Claire MSA	3	3.19	0.00	0.00	6.02	0.00	80.57	100.0	13.41	0.00	0.95	N/A	0.00	1.18	0.00	
La Crosse MSA	0	0.00	0.00	0.00	2.96	0.00	86.52	0.00	10.51	0.00	0.00	N/A	0.00	0.00	0.00	
Madison MSA	2	2.13	0.80	0.00	3.70	0.00	86.07	100.0	9.43	0.00	0.47	N/A	0.00	0.50	0.00	
Racine MSA	0	0.00	0.79	0.00	1.32	0.00	83.86	0.00	14.02	0.00	0.00	N/A	N/A	0.00	0.00	
Wausau MSA	46	48.94	0.00	0.00	11.25	36.96	77.60	63.04	11.15	0.00	10.18	N/A	25.00	8.68	0.00	
Greater Rural WI	32	34.04	0.00	0.00	3.80	3.13	83.10	90.63	13.10	6.25	1.38	N/A	2.08	1.51	0.55	

* Based on 2003 Peer Small Business Data -- WI

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WISCONSIN					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Green Bay MSA	644	7.47	16.49	7.32	18.92	23.89	27.35	30.41	37.24	38.38	12.64	10.33	11.56	12.56	14.16	
Milwaukee-Waukesha MSA	3,436	39.83	19.72	6.25	17.80	21.56	23.53	30.61	38.96	41.58	10.71	7.98	9.64	10.85	11.91	
Sheboygan MSA	262	3.04	14.72	8.66	19.38	27.56	29.30	37.80	36.60	25.98	11.61	10.95	10.70	13.64	10.49	
Limited Review:																
Appleton-Oshkosh-Neenah MSA	1,229	14.25	14.69	7.63	19.72	25.06	29.44	31.62	36.15	35.68	14.24	9.69	12.54	13.94	18.12	
Eau Claire MSA	321	3.72	16.18	5.79	20.14	22.83	26.20	37.30	37.48	34.08	11.10	5.96	10.16	13.11	11.68	
La Crosse MSA	221	2.56	16.23	5.07	19.83	20.28	26.50	34.56	37.44	40.09	12.37	5.76	11.40	12.79	14.72	
Madison MSA	1,108	12.84	15.83	6.42	18.82	25.05	28.61	33.76	36.74	34.77	9.44	7.06	9.31	9.76	9.83	
Racine MSA	459	5.32	17.83	16.37	18.46	28.10	25.73	30.09	37.98	25.44	10.44	16.23	11.81	10.54	7.63	
Wausau MSA	120	1.39	15.30	9.17	19.58	31.67	28.61	25.83	36.51	33.33	5.77	4.15	6.43	4.79	6.88	
Greater Rural WI	826	9.58	14.55	6.40	18.34	25.37	27.32	33.13	39.79	35.10	11.26	10.48	11.94	11.86	10.48	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 1.69% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WISCONSIN					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Green Bay MSA	48	10.46	16.49	4.88	18.92	26.83	27.35	39.02	37.24	29.27	4.88	1.94	5.53	5.93	4.46	
Milwaukee-Waukesha MSA	127	27.67	19.72	13.93	17.80	15.57	23.53	26.23	38.96	44.26	2.25	3.28	1.66	1.90	2.60	
Sheboygan MSA	38	8.28	14.72	8.57	19.38	25.71	29.30	28.57	36.60	37.14	7.78	5.45	7.20	6.54	11.11	
Limited Review:																
Appleton-Oshkosh-Neenah MSA	52	11.33	14.69	7.84	19.72	17.65	29.44	33.33	36.15	41.18	3.29	2.78	2.31	3.08	4.53	
Eau Claire MSA	18	3.92	16.18	23.53	20.14	0.00	26.20	41.18	37.48	35.29	2.94	5.48	0.00	3.45	3.45	
La Crosse MSA	27	5.88	16.23	11.54	19.83	11.54	26.50	30.77	37.44	46.15	5.02	4.35	2.52	4.71	7.50	
Madison MSA	31	6.75	15.83	3.33	18.82	26.67	28.61	20.00	36.74	50.00	2.07	0.58	2.25	1.25	3.39	
Racine MSA	17	3.70	17.83	12.50	18.46	31.25	25.73	6.25	37.98	50.00	3.50	4.17	5.15	0.66	5.00	
Wausau MSA	7	1.53	15.30	33.33	19.58	16.67	28.61	16.67	36.51	33.33	1.19	3.92	0.83	0.56	1.32	
Greater Rural WI	94	20.48	14.55	8.60	18.34	20.43	27.32	33.33	39.79	37.63	5.89	6.45	5.38	5.65	6.34	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 4.79% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Green Bay MSA	2,857	8.87	16.49	5.44	18.92	20.21	27.35	30.32	37.24	44.03	8.92	7.64	8.55	8.56	9.59	
Milwaukee-Waukesha MSA	13,870	43.05	19.72	4.80	17.80	16.88	23.53	27.12	38.96	51.20	9.52	7.77	8.33	8.85	10.68	
Sheboygan MSA	1,401	4.35	14.72	7.97	19.38	25.30	29.30	30.81	36.60	35.93	10.73	13.85	11.61	9.24	11.12	
Limited Review:																
Appleton-Oshkosh-Neenah MSA	3,470	10.77	14.69	5.17	19.72	19.91	29.44	29.40	36.15	45.53	7.49	5.59	6.67	6.55	9.19	
Eau Claire MSA	972	3.02	16.18	6.96	20.14	12.67	26.20	30.78	37.48	49.58	7.21	6.51	4.77	7.05	8.57	
La Crosse MSA	725	2.25	16.23	4.28	19.83	11.92	26.50	27.19	37.44	56.61	6.70	3.89	4.08	6.05	8.82	
Madison MSA	3,405	10.57	15.83	5.23	18.82	17.93	28.61	33.33	36.74	43.52	5.64	4.18	4.77	5.70	6.32	
Racine MSA	1,554	4.82	17.83	6.81	18.46	22.26	25.73	29.62	37.98	41.31	7.94	8.55	9.06	7.56	7.61	
Wausau MSA	413	1.28	15.30	5.06	19.58	20.25	28.61	34.49	36.51	40.19	3.49	2.33	3.37	3.51	3.76	
Greater Rural WI	3,549	11.02	14.55	4.51	18.34	18.71	27.32	31.72	39.79	45.06	8.31	7.59	8.14	8.15	8.59	

* Based on 2003 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 24.43% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WISCONSIN			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Green Bay MSA	497	15.19	62.84	67.40	84.31	8.85	6.84	6.94	10.70	
Milwaukee-Waukesha MSA	927	28.33	62.35	64.29	94.61	3.45	1.94	2.58	4.51	
Sheboygan MSA	170	5.20	66.87	65.88	88.82	5.88	5.29	5.90	7.92	
Limited Review:										
Appleton-Oshkosh-Neenah MSA	329	10.06	63.10	70.52	93.01	4.56	2.43	3.79	6.28	
Eau Claire MSA	194	5.93	66.69	54.12	89.69	4.64	5.67	7.04	9.87	
La Crosse MSA	252	7.70	63.87	58.33	80.56	8.73	10.71	11.12	16.34	
Madison MSA	240	7.33	64.13	63.75	92.92	4.17	2.92	1.86	2.84	
Racine MSA	91	2.78	64.89	65.93	96.70	1.10	2.20	2.32	3.70	
Wausau MSA	74	2.26	65.33	62.16	83.78	16.22	0.00	1.89	2.58	
Greater Rural WI	498	15.22	67.32	68.47	89.16	7.43	3.41	3.81	5.37	

* Based on 2003 Peer Small Business Data -- WI

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WISCONSIN			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Green Bay MSA	2	2.13	91.09	0.00	50.00	0.00	50.00	0.42	0.00
Milwaukee-Waukesha MSA	1	1.06	89.08	100.0	100.0	0.00	0.00	0.47	0.57
Sheboygan MSA	2	2.13	93.64	50.00	100.0	0.00	0.00	1.52	0.83
Limited Review:									
Appleton-Oshkosh-Neenah MSA	6	6.38	93.88	100.0	83.33	16.67	0.00	1.12	1.23
Eau Claire MSA	3	3.19	95.78	66.67	100.0	0.00	0.00	0.95	0.68
La Crosse MSA	0	0.00	95.69	0.00	0.00	0.00	0.00	0.00	0.00
Madison MSA	2	2.13	93.03	100.0	100.0	0.00	0.00	0.47	0.51
Racine MSA	0	0.00	92.59	0.00	0.00	0.00	0.00	0.00	0.00
Wausau MSA	46	48.94	95.33	95.65	86.96	13.04	0.00	10.18	10.53
Greater Rural WI	32	34.04	96.17	93.75	87.50	6.25	6.25	1.38	1.42

* Based on 2003 Peer Small Business Data -- WI

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: WISCONSIN		Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Green Bay MSA	0	0	14	479	14	479	2.16	0	0
Milwaukee-Waukesha MSA	1	307	59	11,452	60	11,759	53.19	6	5,017
Sheboygan MSA	0	0	9	888	9	888	4.02	0	0
Limited Review:									
Appleton-Oshkosh-Neenah MSA	0	0	16	582	16	582	2.63	0	0
Eau Claire MSA	0	0	20	1,185	20	1,185	5.36	1	353
La Crosse MSA	0	0	5	1,347	5	1,347	6.09	0	0
Madison MSA	0	0	15	3,070	15	3,070	13.89	2	426
Racine MSA	0	0	12	88	12	88	0.40	0	0
Wausau MSA	0	0	0	0	0	0	0.00	0	0
Greater Rural WI	0	0	16	2,712	16	2,712	12.27	3	835

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: WISCONSIN																	
Evaluation Period: JUNE 13, 2000 TO SEPTEMBER 30, 2004																	
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Green Bay MSA	11.02	4	7.14	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	19.81	65.73	13.60
Milwaukee-Waukesha MSA	23.92	13	23.21	0.00	23.08	53.85	23.08	1	5	-1	0	-1	-2	11.87	16.37	42.40	29.17
Sheboygan MSA	13.20	6	10.71	0.00	16.67	83.33	0.00	0	0	0	0	0	0	0.00	16.35	75.32	8.32
Limited Review:																	
Appleton-Oshkosh-Neenah MSA	6.28	4	7.14	0.00	50.00	50.00	0.00	1	0	0	1	0	0	0.00	10.83	81.87	7.30
Eau Claire MSA	6.97	4	7.14	0.00	75.00	25.00	0.00	0	2	0	0	-2	0	0.00	14.91	66.07	19.02
La Crosse MSA	12.67	3	5.36	0.00	0.00	100.00	0.00	0	1	0	0	0	-1	0.00	19.38	69.70	10.92
Madison MSA	4.28	4	7.14	0.00	0.00	100.00	0.00	0	0	0	0	0	0	7.58	14.20	67.02	11.20
Racine MSA	5.81	2	3.57	0.00	0.00	50.00	50.00	0	0	0	0	0	0	7.23	9.47	69.17	14.13
Wausau MSA	1.84	1	1.79	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	17.15	68.63	14.22
Greater Rural WI	14.02	15	26.79	0.00	6.67	86.67	6.67	2	3	0	0	-2	1	0.00	4.31	82.64	13.05

Table 1. Total Lending Volume

LENDING VOLUME												
Geography: WYOMING				Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004								
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Casper MSA	21.94	2,790	238,676	932	60,561	22	1,149	9	11,238	3,753	311,624	58.67
Rural WY	53.61	7,559	691,459	1,422	68,652	172	12,716	19	20,643	9,172	793,470	31.78
Limited Review:												
Cheyenne MSA	24.45	3,671	389,864	460	23,548	49	3,882	3	279	4,183	417,573	9.55

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.
 **The evaluation period for Community Development Loans is from March 14, 2000 to September 30, 2004.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 1A. Lending Volume - 2003 Only

LENDING VOLUME												
Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Casper MSA	20.33	1,064	104,494	343	18,987	9	360	0	0	1,416	123,841	58.67
Rural WY	55.57	3,282	326,179	520	18,654	62	5,149	7	8,641	3,871	358,623	31.78
Limited Review:												
Cheyenne MSA	24.10	1,477	172,176	190	7,491	12	665	0	0	1,679	180,332	9.55

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MSA rating area.
 **The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.
 ***Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MSA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Casper MSA	311	17.48	0.00	0.00	18.11	18.33	59.40	59.49	22.49	22.19	17.00	0.00	19.59	16.33	17.04	
Rural WY	1,017	57.17	0.03	0.10	5.61	4.42	77.60	73.55	16.76	21.93	25.04	25.00	30.20	25.37	23.23	
Limited Review:																
Cheyenne MSA	451	25.35	0.00	0.00	23.38	17.96	51.37	55.88	25.25	26.16	15.74	0.00	13.04	16.67	16.12	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Casper MSA	12	11.76	0.00	0.00	18.11	16.67	59.40	75.00	22.49	8.33	7.14	0.00	5.56	9.57	2.63	
Rural WY	78	76.47	0.03	0.00	5.61	2.56	77.60	75.64	16.76	21.79	19.50	0.00	8.33	20.34	20.00	
Limited Review:																
Cheyenne MSA	12	11.76	0.00	0.00	23.38	16.67	51.37	66.67	25.25	16.67	8.33	0.00	7.14	10.26	5.26	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: WYOMING					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Casper MSA	740	18.81	0.00	0.00	18.11	10.81	59.40	57.57	22.49	31.62	19.84	0.00	18.35	18.80	22.76	
Rural WY	2,186	55.57	0.03	0.09	5.61	2.06	77.60	72.28	16.76	25.57	21.02	66.67	16.54	21.24	20.83	
Limited Review:																
Cheyenne MSA	1,008	25.62	0.00	0.00	23.38	14.19	51.37	51.98	25.25	33.83	15.84	0.00	15.28	15.82	16.12	

* Based on 2003 Peer Mortgage Data: Western Region.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WYOMING					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Casper MSA	1	12.50	0.00	0.00	40.92	0.00	25.76	100.00	33.32	0.00	20.00	0.00	0.00	33.33	0.00	
Rural WY	1	12.50	3.54	0.00	8.39	0.00	79.31	0.00	8.76	100.00	7.69	0.00	0.00	0.00	25.00	
Limited Review:																
Cheyenne MSA	6	75.00	0.00	0.00	30.90	50.00	51.48	33.33	17.61	16.67	42.86	0.00	100.00	22.22	50.00	

* Based on 2003 Peer Mortgage Data: Western Region.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the MSA/AA.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Casper MSA	343	32.57	0.00	0.00	39.87	44.02	45.06	40.23	15.07	15.74	11.74	N/A	13.79	9.98	12.18	
Rural WY	520	49.38	0.68	0.00	6.51	9.23	80.54	76.15	12.27	14.62	8.28	0.00	10.15	8.06	8.57	
Limited Review:																
Cheyenne MSA	190	18.04	0.00	0.00	41.96	43.68	43.63	44.74	14.41	11.58	8.45	N/A	9.88	8.58	5.29	

* Based on 2003 Peer Small Business Data -- WY

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Casper MSA	9	10.84	0.00	0.00	25.71	0.00	57.71	66.67	16.57	33.33	11.84	NA	0.00	10.53	20.00	
Rural WY	62	74.70	0.25	0.00	2.83	24.19	89.00	66.13	7.92	9.68	7.75	NA	16.48	6.62	6.52	
Limited Review:																
Cheyenne MSA	12	14.46	0.00	0.00	10.42	0.00	62.92	58.33	26.67	41.67	13.89	NA	0.00	12.07	25.00	

* Based on 2003 Peer Small Business Data -- WY

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid
Full Review:																
Casper MSA	311	17.48	19.04	13.58	19.09	27.81	23.45	29.80	38.43	28.81	18.86	18.81	16.47	21.03	19.51	
Rural WY	1,017	57.17	18.64	7.73	17.89	20.38	23.19	31.43	40.28	40.46	30.59	35.16	29.38	31.46	29.83	
Limited Review:																
Cheyenne MSA	451	25.35	17.14	4.30	19.99	24.43	24.55	30.09	38.32	41.18	19.10	15.45	19.64	19.28	19.14	

* Based on 2003 Peer Mortgage Data: Western Region.
 ** As a percentage of loans with borrower income information available. No information was available for 2.19% of loans originated and purchased by WFB.
 *** Percentage of Families is based on the 2000 Census information.
 **** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the MSA/AA.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid
Full Review:																
Casper MSA	12	11.76	19.04	8.33	19.09	25.00	23.45	16.67	38.43	50.00	7.45	4.76	7.89	4.00	11.54	
Rural WY	78	76.47	18.64	3.85	17.89	15.38	23.19	33.33	40.28	47.44	20.37	7.32	19.05	21.49	23.42	
Limited Review:																
Cheyenne MSA	12	11.76	17.14	0.00	19.99	8.33	24.55	66.67	38.32	25.00	8.89	0.00	4.35	16.33	5.77	

* Based on 2003 Peer Mortgage Data: Western Region.
 ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by WFB.
 *** Percentage of Families is based on the 2000 Census information.
 **** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the MSA/AA.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Casper MSA	740	18.81	19.04	8.71	19.09	19.52	23.45	32.26	38.43	39.52	20.50	16.31	16.81	22.06	22.94	
Rural WY	2,186	55.57	18.64	3.43	17.89	11.98	23.19	29.34	40.28	55.25	23.34	17.50	19.64	23.17	24.97	
Limited Review:																
Cheyenne MSA	1,008	25.62	17.14	5.10	19.99	14.60	24.55	28.27	38.32	52.03	19.19	17.25	17.07	17.72	21.12	

* Based on 2003 Peer Mortgage Data: Western Region.

** As a percentage of loans with borrower income information available. No information was available for 15.61% of loans originated and purchased by WFB.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the MSA/AA.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*					
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less				
Full Review:													
Casper MSA	343	32.57	63.26	68.80	90.09	6.41	3.50	11.74	15.62				
Rural WY	520	49.38	62.81	69.04	95.00	3.27	1.73	8.28	13.64				
Limited Review:													
Cheyenne MSA	190	18.04	60.66	66.32	95.26	2.63	2.11	8.45	13.80				

* Based on 2003 Peer Small Business Data -- WY

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the MSA/AA.

*** Businesses with revenues of \$1 million or less as a percent age of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: WYOMING					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Casper MSA	9	10.84	92.57	100.0	100.0	0.00	0.00	11.84	8.74
Rural WY	62	74.70	93.33	79.03	77.42	11.29	11.29	7.75	6.77
Limited Review:									
Cheyenne MSA	12	14.46	93.75	100.0	83.33	16.67	0.00	13.89	13.70

* Based on 2003 Peer Small Business Data -- WY

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the MSA/AA.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: WYOMING					Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004				
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Casper MSA	0	0	16	574	16	574	8.22	0	0
Rural WY	1	301	52	3,419	53	3,720	53.28	4	2,585
Limited Review:									
Cheyenne MSA	0	0	19	2,688	19	2,688	38.50	1	2,000

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: WYOMING				Evaluation Period: MARCH 14, 2000 TO SEPTEMBER 30, 2004									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Casper MSA	58.67	4	22.22	0.00	75.00	25.00	0.00	0	0	0	0	0	0	0.00	20.30	56.97	22.73
Rural WY	31.78	12	66.67	0.00	8.33	91.67	0.00	1	1	0	0	0	0	1.50	6.77	75.55	16.17
Limited Review:																	
Cheyenne MSA	9.55	2	11.11	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	30.33	48.51	21.16